

2019 Benefit Costs: MIIS

Medical Insurance Premiums

Coverage Level	Total Monthly Premium	Total Annual Premium	Employee Contribution (% of Income)	Maximum Allowable Employee Contribution (45% of Full Premium)
Single	\$ 804.27	\$ 9,651.24	2.40%	\$ 4,343.06
Two-Person	\$ 1,607.48	\$ 19,289.76	4.80%	\$ 8,680.39
Family	\$ 2,250.67	\$ 27,008.04	6.72%	\$ 12,153.62
*Family/ 2EE Subscriber	\$ 1,125.34	\$ 13,504.02	3.36%	\$ 6,076.81
*Family/ 2EE Spouse/DP	\$ 1,125.34	\$ 13,504.02	3.36%	\$ 6,076.81

*One-half of full family premium: In two-employee (2-EE) couples: both employees pay towards the cost of the coverage, each based on his/her own salary.

Dental Insurance Premiums

Coverage Level	Total Monthly Premium	Total Bi-weekly Premium	Bi-weekly Employee Contribution
Single	\$ 54.72	\$ 25.26	\$ 2.00
2 Person	\$ 110.47	\$ 50.99	\$ 18.18
Family	\$ 154.86	\$ 71.47	\$ 26.51
*Family/ 2EE Subscriber	\$ 77.43	\$ 35.74	\$ 4.89
*Family/ 2EE Spouse/DP	\$ 77.43	\$ 35.74	\$ 4.89

Vision Insurance Premiums

Coverage Level	Total Monthly Premium	Total Bi-weekly Premium	Bi-weekly Employee Contribution
Single	\$ 5.65	\$ 2.61	\$ 0.52
2 Person	\$ 11.29	\$ 5.21	\$ 2.61
Family	\$ 18.20	\$ 8.40	\$ 4.20
*Family/ 2EE Subscriber	\$ 9.10	\$ 4.20	\$ 1.33
*Family/ 2EE Spouse/DP	\$ 9.10	\$ 4.20	\$ 1.33

*One-half of full family premium: In two-employee (2EE) couples: both employees pay towards the cost of the coverage

Voluntary Life & AD&D Insurance Rates

Employee Age Band*	Employee		Spouse/Partner		Child(ren)	
	Monthly Rate per \$10,000	Bi-Weekly Rate per \$10,000	Monthly Rate per \$5,000	Bi-Weekly Rate per \$5,000	Monthly Rates per \$1,000	Bi-Weekly Rates per \$1,000
<24	\$0.875	\$0.40	\$0.566	\$0.26	\$0.696	\$0.321
25-29	\$0.875	\$0.40	\$0.566	\$0.26		
30-34	\$1.070	\$0.49	\$0.624	\$0.29		
35-39	\$1.466	\$0.68	\$0.806	\$0.37		
40-44	\$2.154	\$0.99	\$1.199	\$0.55		
45-49	\$3.569	\$1.65	\$2.105	\$0.97		
50-54	\$5.938	\$2.74	\$3.458	\$1.60		
55-59	\$8.712	\$4.02	\$5.029	\$2.32		
60-64	\$11.230	\$5.18	\$7.812	\$3.61		
65-69	\$21.144	\$9.76	\$14.630	\$6.75		
70-74	\$37.464	\$17.29	\$25.797	\$11.91		
75+	\$70.000	\$32.31	\$48.557	\$22.41		
AD&D	\$0.25	\$0.12	\$0.25	\$0.12		

*Age is defined as the employee's age on January 1st of the plan year