

2018 Benefit Rates

9 Month Rates (18 Paychecks Per Year)



Medical			Total	ASU	Employee	Vision			Employee		
Employee only			308.61	259.22	49.39	Employee only			5.27		
Employee + Spouse			609.94	427.26	182.68	Employee + Spouse			9.79		
Employee + Child(ren)			481.86	332.12	149.74	Employee + Child(ren)			9.97		
Family			766.38	565.67	200.71	Family			15.12		
Dental (low)					Employee	Dental (high)				Employee	
Employee only					20.58	Employee only				30.27	
Employee + Spouse					41.29	Employee + Spouse				63.25	
Employee + Child(ren)					38.80	Employee + Child(ren)				60.78	
Family					61.02	Family				94.90	
Basic Life Insurance			Total	ASU	Employee	Basic AD&D			Total	ASU	Employee
Per \$1,000 of annual salary			.1533	.1533	0.00	Per \$1,000 of annual salary			.013	.013	0.00
<i>Maximum Coverage 1.5 x annual salary, maximum \$50,000</i>						<i>Maximum Coverage 1.5 x annual salary, maximum \$50,000</i>					
Employee Optional Life ¹					Employee	Spouse Optional Life					Employee
Your Current Age (<i>Rates per \$25,000 of coverage</i>)						Employee's Current Age (<i>Rates per \$5,000 of coverage</i>)					
less than 30					1.27	less than 30					0.26
30 but less than 35					1.47	30 but less than 35					0.29
35 but less than 40					1.85	35 but less than 40					0.37
40 but less than 45					2.73	40 but less than 45					0.55
45 but less than 50					4.38	45 but less than 50					0.88
50 but less than 55					7.07	50 but less than 55					1.42
55 but less than 60					11.12	55 but less than 60					2.22
60 but less than 65					17.15	60 but less than 65					3.43
65 and over contact HR for rates and coverage level.						<i>Must purchase Optional Life to purchase Spouse Life.</i>					
Basic Dependent Life			Total	ASU	Employee	Optional Child Life			Employee		
Per Covered employee			.37	.37	0.00	\$5,000			.67		
<i>(\$2,000 per eligible dependent)</i>						\$10,000			1.34		
Optional AD&D Insurance					Employee	Optional AD&D Insurance					Employee
Employee Only					0.75	Family					1.07
<i>(Per \$25,000 of Coverage)</i>						<i>(Per \$25,000 Employee/\$12,500 Spouse/\$2,500 Child)</i>					
Short Term Disability (STD) ²					Employee	Short Term Disability (STD) ²					Employee
Per \$150 of coverage – 14 day elimination						Per \$150 of coverage – 7 day elimination					
less than 25					5.10	less than 25					5.80
25 but less than 30					5.10	25 but less than 30					5.70
30 but less than 35					5.50	30 but less than 35					6.10
35 but less than 45					5.40	35 but less than 45					6.10
45 but less than 50					6.20	45 but less than 50					6.90
50 but less than 55					7.40	50 but less than 55					8.20
55 but less than 60					8.70	55 but less than 60					9.70
60 but less than 65					10.30	60 but less than 65					11.60
over 65					13.70	over 65					15.30
Long Term Disability – Up to \$120,000 of Annual Salary			Total	ASU	Employee	Other Benefits				Employee	
Per \$100 of monthly salary			.21	.21	0.00	Cancer Insurance – 3 levels offered plus riders. Semi-monthly base rates without riders range from \$8.73 to \$28.25					

¹Optional Life Insurance is limited to five times your annual salary. Rates will increase as you move to a new age tier. ²Short Term Disability is available in additional increments of \$50 to a maximum of \$600 per week, limited to 66% of your weekly salary. Rates will increase as you move to a new age tier. Please refer to your summary plan descriptions (benefit booklets) for eligibility and coverage. Additional information is available at www.asusystem.edu/mybenefits or contact your Human Resource Office for additional information.