

# 2017 Benefit Rates

## 9 Month Rates (18 Paychecks Per Year)



| Medical   |  |  | Total    | ASU    | Employee | Vision   |  |  | Employee |      |          |
|---|--|--|----------|--------|----------|--|--|--|----------|------|----------|
| Employee only   |  |  | 298.60   | 255.88 | 42.72    | Employee only  |  |  | 5.27     |      |          |
| Employee + Spouse   |  |  | 583.27   | 413.92 | 169.35   | Employee + Spouse  |  |  | 9.79     |      |          |
| Employee + Child(ren)   |  |  | 455.19   | 318.79 | 136.40   | Employee + Child(ren)  |  |  | 9.97     |      |          |
| Family  |  |  | 726.37   | 545.67 | 180.71   | Family   |  |  | 15.12    |      |          |
| Dental (low)  |  |  | Employee |        |          | Dental (high)  |  |  | Employee |      |          |
| Employee only   |  |  | 19.76    |        |          | Employee only  |  |  | 29.08    |      |          |
| Employee + Spouse   |  |  | 39.66    |        |          | Employee + Spouse  |  |  | 60.76    |      |          |
| Employee + Child(ren)   |  |  | 37.28    |        |          | Employee + Child(ren)  |  |  | 58.39    |      |          |
| Family  |  |  | 58.62    |        |          | Family   |  |  | 91.16    |      |          |
| 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 <sup>1</sup>                           |  |  | Employee |        |          | Spouse Optional Life   |  |  | Employee |      |          |
| Your Current Age (Rates per \$25,000 of coverage)             |  |  |          |        |          | Employee's Current Age (Rates per \$5,000 of coverage)   |  |  |          |      |          |
| less than 30  |  |  | 1.28     |        |          | 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) <sup>2</sup>                      |  |  | Employee |        |          | Short Term Disability (STD) <sup>2</sup>   |  |  | 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 |  |  |          |      |          |

<sup>1</sup>Optional Life Insurance is limited to five times your annual salary. Rates will increase as you move to a new age tier. <sup>2</sup>Short 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](http://www.asusystem.edu/mybenefits) or contact your Human Resource Office for additional information.