

2025 Benefit Rates

(20 pay periods per year)



Medical - Classic				Medical - Premier			
Total	ASU	Employee		Total	ASU	Employee	
Employee only	\$396.00	\$329.40	\$66.60	Employee only	\$409.20	\$329.40	\$79.80
Employee + Spouse	\$782.40	\$540.60	\$241.80	Employee + Spouse	\$806.40	\$540.60	\$265.80
Employee + Child(ren)	\$616.80	\$420.00	\$196.80	Employee + Child(ren)	\$637.20	\$420.00	\$217.20
Family	\$982.80	\$714.00	\$268.80	Family	\$1,014.60	\$714.00	\$300.60
Medical - Health Savings							
Total	ASU	Employee					
Employee only	\$358.20	\$329.40	\$28.80				
Employee + Spouse	\$709.20	\$540.60	\$168.60				
Employee + Child(ren)	\$559.80	\$420.00	\$139.80				
Family	\$892.80	\$714.00	\$178.80				
Dental - Low			Employee	Dental - High			Employee
Employee only			\$18.89	Employee only			\$27.79
Employee + Spouse			\$37.91	Employee + Spouse			\$58.07
Employee + Child(ren)			\$35.62	Employee + Child(ren)			\$55.81
Family			\$56.02	Family			\$87.13
Life/AD&D Insurance			ASU	Vision			Employee
Per \$1,000 of annual salary			\$0.15	Employee only			\$4.74
Maximum Coverage 1.5 x annual salary, maximum \$50,000				Employee + Spouse			\$8.81
				Employee + Child(ren)			\$8.98
				Family			\$13.61
Employee Optional Life ¹			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			\$1.14	less than 30			\$0.23
30 but less than 35			\$1.31	30 but less than 35			\$0.26
35 but less than 40			\$1.66	35 but less than 40			\$0.34
40 but less than 45			\$2.45	40 but less than 45			\$0.49
45 but less than 50			\$3.92	45 but less than 50			\$0.79
50 but less than 55			\$6.36	50 but less than 55			\$1.27
55 but less than 60			\$9.95	55 but less than 60			\$1.99
60 but less than 65			\$15.30	60 but less than 65			\$3.06
65 and over contact HR for rates and coverage level.				Must purchase Optional Life to purchase Spouse Life.			
Basic Dependent Life			ASU	Optional Child Life			Employee
Per Covered employee			\$0.34	\$5,000			\$0.60
(\$2,000 per eligible dependent)				\$10,000			\$1.20
Optional AD&D Insurance			Employee	Optional AD&D Insurance			Employee
Employee Only			0.64	Family			\$0.96
(Per \$25,000 of Coverage)				(Per \$25,000 Employee/\$12,500 Spouse/\$2,500 Child)			
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			\$4.60	less than 25			\$5.22
25 but less than 30			\$4.60	25 but less than 30			\$5.14
30 but less than 35			\$4.96	30 but less than 35			\$5.50
35 but less than 45			\$4.91	35 but less than 45			\$5.50
45 but less than 50			\$5.58	45 but less than 50			\$6.22
50 but less than 55			\$6.66	50 but less than 55			\$7.38
55 but less than 60			\$7.84	55 but less than 60			\$8.74
60 but less than 65			\$9.28	60 but less than 65			\$10.44
over 65			\$12.34	over 65			\$13.78
Critical Care Insurance - Employee and Child(ren)			Employee	Spouse Critical Care Insurance (50% of EE coverage)			Employee
Your Current Age (Rates per \$10,000 of coverage)				Employee's Current Age (Rates over \$5,000 of coverage)			
less than 25			\$2.00	less than 25			\$1.55
25 but less than 30			\$2.42	25 but less than 30			\$1.76
30 but less than 35			\$2.96	30 but less than 35			\$2.03
35 but less than 40			\$3.80	35 but less than 40			\$2.45
40 but less than 45			\$5.00	40 but less than 45			\$3.05
45 but less than 50			\$6.68	45 but less than 50			\$3.89
50 but less than 55			\$8.84	50 but less than 55			\$4.97
55 but less than 60			\$12.02	55 but less than 60			\$6.56
60 but less than 65			\$16.88	60 but less than 65			\$8.99
65 but less than 70			\$24.44	65 but less than 70			\$12.77
70 but less than 75			\$37.22	70 but less than 75			\$19.16
75 and over			\$46.52	75 and over			\$23.81
Long Term Disability – 60% of monthly salary				Employee must purchase Critical Illness to purchase spouse coverage.			
\$370,000 Maximum Salary				Spouse coverage is 50% of employee benefit.			
Per \$100 of monthly salary			\$0.16 \$0.00				
Accident Insurance			Employee	Other Benefits			
Employee only			\$5.48	Cancer Insurance – 3 levels offered plus riders.			
Employee + Spouse			\$9.94	Rates without riders range from \$11.64 to \$37.67			
Employee + Child(ren)			\$11.30				
Family			\$15.56	MASA - Medical Transport Services Emergent Plus \$8.40			

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 for eligibility and coverage.