

2025 Benefit Rates

(18 pay periods per year)



Medical - Classic				Medical - Premier			
Total	ASU	Employee		Total	ASU	Employee	
Employee only	\$440.00	\$366.00	\$74.00	Employee only	\$454.67	\$366.00	\$88.67
Employee + Spouse	\$869.34	\$600.67	\$268.67	Employee + Spouse	\$896.00	\$600.67	\$295.33
Employee + Child(ren)	\$685.34	\$466.67	\$218.67	Employee + Child(ren)	\$708.00	\$466.67	\$241.33
Family	\$1,092.00	\$793.33	\$298.67	Family	\$1,127.33	\$793.33	\$334.00
Medical - Health Savings							
Total	ASU	Employee					
Employee only	\$398.00	\$366.00	\$32.00				
Employee + Spouse	\$788.00	\$600.67	\$187.33				
Employee + Child(ren)	\$622.00	\$466.67	\$155.33				
Family	\$992.00	\$793.33	\$198.67				
Dental - Low			Employee	Dental - High			Employee
Employee only			\$20.99	Employee only			\$30.88
Employee + Spouse			\$42.12	Employee + Spouse			\$64.52
Employee + Child(ren)			\$39.57	Employee + Child(ren)			\$62.01
Family			\$62.24	Family			\$96.81
Life/AD&D Insurance			ASU	Vision			Employee
Per \$1,000 of annual salary			\$0.17	Employee only			\$5.27
Maximum Coverage 1.5 x annual salary, maximum \$50,000				Employee + Spouse			\$9.79
				Employee + Child(ren)			\$9.97
				Family			\$15.12
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			
less than 30			\$1.27	less than 30			\$0.25
30 but less than 35			\$1.45	30 but less than 35			\$0.29
35 but less than 40			\$1.84	35 but less than 40			\$0.37
40 but less than 45			\$2.72	40 but less than 45			\$0.55
45 but less than 50			\$4.36	45 but less than 50			\$0.88
50 but less than 55			\$7.07	50 but less than 55			\$1.41
55 but less than 60			\$11.05	55 but less than 60			\$2.21
60 but less than 65			\$17.00	60 but less than 65			\$3.40
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			\$0.37	\$5,000			\$0.67
(\$2,000 per eligible dependent)				\$10,000			\$1.33
Optional AD&D Insurance			Employee	Optional AD&D Insurance			Employee
Employee Only			\$0.75	Family			\$1.07
(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			\$5.11	less than 25			\$5.80
25 but less than 30			\$5.11	25 but less than 30			\$5.71
30 but less than 35			\$5.51	30 but less than 35			\$6.11
35 but less than 45			\$5.45	35 but less than 45			\$6.11
45 but less than 50			\$6.20	45 but less than 50			\$6.91
50 but less than 55			\$7.40	50 but less than 55			\$8.20
55 but less than 60			\$8.71	55 but less than 60			\$9.71
60 but less than 65			\$10.31	60 but less than 65			\$11.60
over 65			\$13.71	over 65			\$15.31
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			
less than 25			\$2.22	less than 25			\$3.94
25 but less than 30			\$2.69	25 but less than 30			\$4.64
30 but less than 35			\$3.29	30 but less than 35			\$5.54
35 but less than 40			\$4.22	35 but less than 40			\$6.94
40 but less than 45			\$5.55	40 but less than 45			\$8.94
45 but less than 50			\$7.42	45 but less than 50			\$11.74
50 but less than 55			\$9.82	50 but less than 55			\$15.34
55 but less than 60			\$13.35	55 but less than 60			\$20.64
60 but less than 65			\$18.75	60 but less than 65			\$28.74
65 but less than 70			\$27.15	65 but less than 70			\$41.34
70 but less than 75			\$41.35	70 but less than 75			\$62.64
75 and over			\$51.69	75 and over			\$78.14
Long Term Disability – 60% of monthly salary			ASU	Employee must purchase Critical Illness to purchase spouse coverage.			
\$370,000 Maximum Salary				Maximum not to exceed 50% of employee benefit.			
Per \$100 of monthly salary			\$0.18				
Accident Insurance			Employee	Other Benefits			Employee
Employee only			\$6.09	Cancer Insurance – 3 levels offered plus riders.			
Employee + Spouse			\$11.05	Rates without riders range from \$11.64 to \$37.67			
Employee + Child(ren)			\$12.55				
Family			\$17.51	MASA - Medical Transport Services Emergent Plus			\$9.33

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. Prepared by ASU System Office 10/10/2024