

# 2025 Benefit Rates



(24 pay periods per year)

Medical - Classic				Medical - Premier			
Total	ASU	Employee		Total	ASU	Employee	
Employee only	\$330.00	\$274.50	\$55.50	Employee only	\$341.00	\$274.50	\$66.50
Employee + Spouse	\$652.00	\$450.50	\$201.50	Employee + Spouse	\$672.00	\$450.50	\$221.50
Employee + Child(ren)	\$514.00	\$350.00	\$164.00	Employee + Child(ren)	\$531.00	\$350.00	\$181.00
Family	\$819.00	\$595.00	\$224.00	Family	\$845.50	\$595.00	\$250.50
Medical - Health Savings Plan							
Total	ASU	Employee					
Employee only	\$298.50	\$274.50	\$24.00				
Employee + Spouse	\$591.00	\$450.50	\$140.50				
Employee + Child(ren)	\$466.50	\$350.00	\$116.50				
Family	\$744.00	\$595.00	\$149.00				
Dental - Low			Employee	Dental - High			Employee
Employee only			\$15.74	Employee only			\$23.16
Employee + Spouse			\$31.59	Employee + Spouse			\$48.39
Employee + Child(ren)			\$29.68	Employee + Child(ren)			\$46.51
Family			\$46.68	Family			\$72.61
Life/AD&D Insurance			ASU	Vision			Employee
Per \$1,000 of annual salary			\$0.12	Employee only			\$3.95
Maximum Coverage 1.5 x annual salary, maximum \$50,000				Employee + Spouse			\$7.34
				Employee + Child(ren)			\$7.48
				Family			\$11.34
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			\$0.95	less than 30			\$0.19
30 but less than 35			\$1.09	30 but less than 35			\$0.22
35 but less than 40			\$1.38	35 but less than 40			\$0.28
40 but less than 45			\$2.04	40 but less than 45			\$0.41
45 but less than 50			\$3.27	45 but less than 50			\$0.66
50 but less than 55			\$5.30	50 but less than 55			\$1.06
55 but less than 60			\$8.29	55 but less than 60			\$1.66
60 but less than 65			\$12.75	60 but less than 65			\$2.55
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			\$0.28	\$5,000			\$0.50
(\$2,000 per eligible dependent)				\$10,000			\$1.00
Optional AD&D Insurance			Employee	Optional AD&D Insurance			Employee
Employee Only			\$0.56	Family			\$0.80
(Per \$25,000 of Coverage)				(Per \$25,000 Employee/\$12,500 Spouse/\$2,500 Child)			
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			\$3.83	less than 25			\$4.35
25 but less than 30			\$3.83	25 but less than 30			\$4.28
30 but less than 35			\$4.13	30 but less than 35			\$4.58
35 but less than 45			\$4.09	35 but less than 45			\$4.58
45 but less than 50			\$4.65	45 but less than 50			\$5.18
50 but less than 55			\$5.55	50 but less than 55			\$6.15
55 but less than 60			\$6.53	55 but less than 60			\$7.28
60 but less than 65			\$7.73	60 but less than 65			\$8.70
over 65			\$10.28	over 65			\$11.48
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			\$1.67	less than 25			\$2.96
25 but less than 30			\$2.02	25 but less than 30			\$3.48
30 but less than 35			\$2.47	30 but less than 35			\$4.16
35 but less than 40			\$3.17	35 but less than 40			\$5.21
40 but less than 45			\$4.17	40 but less than 45			\$6.71
45 but less than 50			\$5.57	45 but less than 50			\$8.81
50 but less than 55			\$7.37	50 but less than 55			\$11.51
55 but less than 60			\$10.02	55 but less than 60			\$15.48
60 but less than 65			\$14.07	60 but less than 65			\$21.56
65 but less than 70			\$20.37	65 but less than 70			\$31.01
70 but less than 75			\$31.02	70 but less than 75			\$46.98
75 and over			\$38.77	75 and over			\$58.61
				Employee must purchase Critical Illness to purchase spouse coverage.			
				Maximum not to exceed 50% of employee benefit.			
Long Term Disability				Other Benefits			
Total	ASU	Employee					
Per \$100 of monthly salary	0.13	0.13	0	Cancer Insurance – 3 levels offered plus riders.			
				Rates without riders range from \$8.73 to \$28.25			
Accident Insurance			Employee				
Employee only			\$4.57	MASA - Medical Transport Services Emergent Plus			\$7.00
Employee + Spouse			\$8.29				
Employee + Child(ren)			\$9.42				
Family			\$13.14				

<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 for eligibility and

Prepared by ASU System Office 10/30/2024