

# 2019 Benefit Rates

(24 pay periods per year)



Medical - Classic				Medical - Premier			
Total	ASU	Employee		Total	ASU	Employee	
Employee only	\$275	\$231	\$44	Employee only	\$285	\$231	\$54
Employee + Spouse	\$542	\$379	\$163	Employee + Spouse	\$560	\$379	\$181
Employee + Child(ren)	\$428	\$295	\$133	Employee + Child(ren)	\$443	\$295	\$148
Family	\$681	\$501	\$180	Family	\$703	\$501	\$202
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			\$72.60
Life/AD&D Insurance				Vision			
Per \$1,000 of annual salary				Employee only			
Maximum Coverage 1.5 x annual salary, maximum \$50,000				Employee + Spouse			
				Employee + Child(ren)			
				Family			
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			
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			\$4.05	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
Long Term Disability – Up to				Other Benefits			
\$120,000 of Annual Salary	Total	ASU	Employee				
Per \$100 of monthly salary	0.16	0.16	0	Cancer Insurance – 3 levels offered plus riders.			
				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.

Prepared by ASU System Office 10/12/2018