2026 Benefit Rates

(24 pay periods per year)

Medical - Classic	Total	ASU	Employee
Employee only	$365.00	$305.00	$60.00
Employee + Spouse	$720.50	$485.50	$235.00
Employee + Child(ren)	$568.00	$391.00	$177.00
Family	$905.00	$645.00	$260.00

Medical - Premier	Total	ASU	Employee
Employee only	$377.00	$305.00	$72.00
Employee + Spouse	$742.50	$485.50	$257.00
Employee + Child(ren)	$586.00	$391.00	$195.00
Family	$933.50	$643.00	$290.50

Medical - Health Savings Plan	Total	ASU	Employee
Employee only	$329.50	$303.50	$26.00
Employee + Spouse	$653.00	$490.50	$162.50
Employee + Child(ren)	$515.00	$389.00	$126.00
Family	$821.00	$648.50	$172.50

Dental - Low	Employee
Employee only	$15.74
Employee + Spouse	$31.59
Employee + Child(ren)	$29.68
Family	$46.68

Dental -High	Employee
Employee only	$23.16
Employee + Spouse	$48.39
Employee + Child(ren)	$46.51
Family	$72.61

Life/AD&D Insurance	ASU
Per $1,000 of annual salary	$0.12
Maximum Coverage 1.5 x annual salary, maximum $50,000	

Vision	Employee
Employee only	$4.07
Employee + Spouse	$7.56
Employee + Child(ren)	$7.71
Family	$11.68

Employee Optional Life[1]	Employee
Your Current Age (Rates per $25,000 of coverage)	
less than 30	$1.14
30 but less than 35	$1.31
35 but less than 40	$1.66
40 but less than 45	$2.45
45 but less than 50	$3.92
50 but less than 55	$6.36
55 but less than 60	$9.95
60 but less than 65	$15.30
65 and over contact HR for rates and coverage level.	

Spouse Optional Life	Employee
Employee's Current Age (Rates per $5,000 of coverage)	
less than 30	$0.23
30 but less than 35	$0.26
35 but less than 40	$0.34
40 but less than 45	$0.49
45 but less than 50	$0.79
50 but less than 55	$1.27
55 but less than 60	$1.99
60 but less than 65	$3.06
Must purchase Optional Life to purchase Spouse Life.	

Basic Dependent Life	ASU
Per Covered employee	$0.34
($2,000 per eligible dependent)	

Optional Child Life	Employee
$5,000	$0.60
$10,000	$1.20

Optional AD&D Insurance	Employee
Employee Only	$0.67
(Per $25,000 of Coverage)	

Optional AD&D Insurance	Employee
Family	$0.96
(Per $25,000 Employee/$12,500 Spouse/$2,500 Child)	

Short Term Disability (STD)[2] Per $150 of coverage – 14 day elimination	Employee
less than 25	$3.06
25 but less than 30	$3.30
30 but less than 35	$3.24
35 but less than 45	$3.72
45 but less than 50	$4.44
50 but less than 55	$5.22
55 but less than 60	$6.18
60 but less than 65	$8.22
over 65	$0.00

Short Term Disability (STD)[2] Per $150 of coverage – 7 day elimination	Employee
less than 25	$3.48
25 but less than 30	$3.42
30 but less than 35	$3.66
35 but less than 45	$4.14
45 but less than 50	$4.92
50 but less than 55	$5.82
55 but less than 60	$6.96
60 but less than 65	$9.18
over 65	$0.00

Critical Care Insurance - Employee and Child(ren) Your Current Age (Rates per $10,000 of coverage)	Employee
less than 25	$1.67
25 but less than 30	$2.02
30 but less than 35	$2.47
35 but less than 40	$3.17
40 but less than 45	$4.17
45 but less than 50	$5.57
50 but less than 55	$7.37
55 but less than 60	$10.02
60 but less than 65	$14.07
65 but less than 70	$20.37
70 but less than 75	$31.02
75 and over	$38.77

Spouse Critical Care Insurance (50% of EE coverage) Employee's Current Age	Employee
less than 25	$2.96
25 but less than 30	$3.48
30 but less than 35	$4.16
35 but less than 40	$5.21
40 but less than 45	$6.71
45 but less than 50	$8.81
50 but less than 55	$11.51
55 but less than 60	$15.48
60 but less than 65	$21.56
65 but less than 70	$31.01
70 but less than 75	$46.98
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	Total	ASU	Employee
Per $100 of monthly salary	0.11	0.11	0

Accident Insurance	Employee
Employee only	$4.57
Employee + Spouse	$8.29
Employee + Child(ren)	$9.42
Family	$13.14

Other Benefits	Employee
Cancer Insurance – 3 levels offered plus riders.	
Rates without riders range from $8.73 to $28.25	
MASA - Medical Tansport Services Emergent Plus	$7.00

[1]Optional Life Insurance is limited to five times your annual salary. Rates will increase as you move to a new age tier. [2]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 coverage.

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