



2025 INSURANCE PREMIUM COSTS

Premiums are deducted bi-weekly

Insurance Plan	Coverage Level	Full Premium payroll deduction	Your Cost after Benefit Credits*	Your Cost after Benefit Credits* and Wellness Credit**
MEDICAL				
Empower HRA***	Employee	\$275.00	\$35.00	\$5.25
	Family	\$609.85	\$369.85	\$340.10
Empower HSA***	Employee	\$245.25	\$5.25	\$(24.50)
	Family	\$395.00	\$155.00	\$125.25
Delta Dental PPO Plus Premier***	Employee	\$16.00	\$0.00	
	Spouse or Child(ren)	\$37.62	\$21.62	
	Family	\$49.95	\$33.95	
Basic Life and AD&D \$50,000*** Short Term Disability Long Term Disability	Employee	\$3.22	\$0.00	
	Employee	\$5.60	\$0.00	
	Employee	\$5.60	\$0.00	
EyeMed Vision***	Employee	\$2.43		
	Plus One	\$4.62		
	Family	\$6.78		
Supplemental Life and AD&D	Employee / Spouse	Determined by age of covered person and coverage amount	<u>Monthly Rate</u> per \$1,000 of Coverage:	
			\$0.111	Under 30
			\$0.120	30-34
			\$0.138	35-39
			\$0.192	40-44
			\$0.299	45-49
			\$0.468	50-54
			\$0.709	55-59
			\$1.084	60-61
			\$1.913	65-69
	\$3.499		70 and over	
Child(ren)		\$0.141	covers all enrolled children	

*BENEFIT CREDITS

SEH Benefit Credits provide an additional \$3.38 per hour to reduce your premium costs:

- \$3.00 Medical
- \$0.20 Dental
- \$0.04 Basic Life and AD&D
- \$0.07 Short Term Disability
- \$0.07 Long Term Disability

Note: If waiving Dental, Benefit Credits are reduced to \$3.18.

Working 40 hours per week earns \$270.40 in Benefit Credits to reduce your insurance premium costs:

- \$240.00 Medical
- \$ 16.00 Dental
- \$ 3.22 Basic Life and AD&D
- \$ 5.60 Short Term Disability
- \$ 5.60 Long Term Disability

Wellness Credit value is **\$29.75 per pay period and automatically given to first-time SEH Medical enrollees. All others must earn the credit through the Physician Engagement program.

***Premiums are deducted pre-tax.

Domestic Partner premiums are deducted post-tax and the value of the coverage is taxed per IRS regulations.