

## Premiums – 9 Month Full-Time Employee

September 1, 2023

For 9-month, full-time monthly paid positions, premiums are prorated so that you pay for 12 months of premiums over 9 months. This means that you pay for 12 months of premiums by May 31. **You do not have to pay premiums during the summer** and you will have coverage, unless you are terminating employment. In this case, you will receive a refund for the summer months. Tobacco user and wellness charges, if applicable, are \$40/month, since they are prorated. If you have a wellness credit, that is prorated as well. Health rates include a prorated \$30 wellness premium for both you and your spouse. Only the A&M Care Plan is eligible for the wellness premium. If you have completed your wellness activities, you will see a prorated \$30 credit in Workday that will reduce this premium. Premiums increase by \$40 if you or your spouse is a tobacco user:

		<b>Health</b>		<i>Employee Only</i>		<i>Employee &amp; Spouse</i>		<i>Employee &amp; Child(ren)</i>		<i>Employee &amp; Family</i>	
		<i>Total Cost</i>	<i>Your Cost</i>	<i>Total Cost</i>	<i>Your Cost</i>	<i>Total Cost</i>	<i>Your Cost</i>	<i>Total Cost</i>	<i>Your Cost</i>		
A&M Care	9-Months	\$1,226.72	\$40.00	\$2,016.16	\$454.72	\$1,747.41	\$300.34	\$2,321.39	\$607.33		
J Plan	9-Months	\$1,186.72	\$0.00	\$1,936.16	\$374.72	\$1,707.41	\$260.35	\$2,241.39	\$527.33		

		<b>Dental</b>		<i>Employee Only</i>		<i>Employee &amp; Spouse</i>		<i>Employee &amp; Child(ren)</i>		<i>Employee &amp; Family</i>	
		<i>Total Cost</i>	<i>Your Cost</i>	<i>Total Cost</i>	<i>Your Cost</i>	<i>Total Cost</i>	<i>Your Cost</i>	<i>Total Cost</i>	<i>Your Cost</i>		
A&M Dental PPO	9-Months		\$40.00		\$80.00		\$84.00		\$128.00		
DeltaCare USA Dental HMO	9-Months		\$28.11		\$49.97		\$50.35		\$78.21		

		<b>Vision</b>		<i>Employee Only</i>		<i>Employee &amp; Spouse</i>		<i>Employee &amp; Child(ren)</i>		<i>Employee &amp; Family</i>	
		<i>Total Cost</i>	<i>Your Cost</i>	<i>Total Cost</i>	<i>Your Cost</i>	<i>Total Cost</i>	<i>Your Cost</i>	<i>Total Cost</i>	<i>Your Cost</i>		
9-Months			\$10.13		\$21.49		\$16.61		\$29.63		

		<b>AD&amp;D</b>		<i>Employee Only</i>		<i>Employee and Family</i>	
		<i>Rate per \$10,000:</i>	<i>Monthly*</i>	<i>Rate per \$10,000:</i>	<i>Monthly*</i>	<i>Rate per \$10,000:</i>	<i>Monthly*</i>
				\$0.14		\$0.24	

		<b>Long-Term Disability</b>		<i>Non-Tobacco Rate</i>		<i>Tobacco Rate</i>	
		<i>Rate per \$100 of monthly salary:</i>	<i>Monthly*</i>	<i>Rate per \$100 of monthly salary:</i>	<i>Monthly*</i>	<i>Rate per \$100 of monthly salary:</i>	<i>Monthly*</i>
				\$0.178		\$0.230	

## Flexible Spending Account

Maximum you can deduct from your pay:

Health Care Spending Account - \$3,050

Dependent Daycare Spending Account - \$5,000

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**Basic Life**

The premium for this plan is usually paid by the employer contribution.

Basic Life: \$6.59    Alternate Basic Life: \$.878 per \$1,000 of coverage

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**Optional Life**  
Age

Your age on September 1 will be the age used to calculate your premiums for the rest of the fiscal year. *Monthly rate per \$1,000:*

		<b>Under 25</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75+</b>
Non-Tobacco Rate	Monthly*	\$.05	\$.05	\$.05	\$.06	\$.07	\$.12	\$.20	\$.36	\$.56	\$.76	\$1.43	\$2.00
Tobacco Rate	Monthly*	\$.10	\$.10	\$.10	\$.12	\$.14	\$.24	\$.40	\$.72	\$1.12	\$1.52	\$2.86	\$4.00

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**Dependent Life**

Plan A: Spouse Age-based rate per \$1,000 of coverage; Child: \$.06 per \$1,000 of coverage

Plan B: \$1.37/month (flat rate)

Plan C: ½ Alternate Basic Life premium; 1/10 if no spouse is covered

<b>Age</b>		<b>Under 25</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75+</b>
Non-Tobacco Rate	Monthly*	\$.05	\$.06	\$.08	\$.09	\$.10	\$.15	\$.23	\$.43	\$.66	\$1.27	\$2.06	\$2.06
Tobacco Rate	Monthly*	\$.060	\$.072	\$.096	\$.108	\$.120	\$.180	\$.276	\$.516	\$.792	\$1.524	\$2.472	\$2.472

*\*Employees deducted over 9 months: After calculating your monthly rate, multiply the rate by 12 to get your annual total, and divide it by 9 months.*