

# 2025 PREMIUM RATES

## Health Insurance Rates

Type of Coverage	Option 1: Copay Plan	Option 2: High Deductible Plan (HSA Eligible)
Single	\$29.45/week	\$10.84/week
Employee/Child	\$77.70/week	\$28.60/week
Employee/Spouse	\$88.57/week	\$32.60/week
Employee/Family	\$114.43/week	\$42.12/week

## Dental Insurance Rates

Type of Coverage	Weekly Deductions
Employee Only	\$2.14/week
Employee/Spouse	\$4.26/week
Employee/Child	\$4.98/week
Family	\$7.21/week

## Vision Insurance Rates

Type of Coverage	Weekly Deductions
Employee Only	\$0.47/week
Employee/Spouse	\$0.98/week
Employee/Child	\$1.06/week
Family	\$1.69/week

## Voluntary Term Life Insurance Rates

### Voluntary Term Life Insurance and AD&D weekly rate <sup>1</sup> per \$1,000

Age	Employee	Spouse <sup>2</sup>
29 & Under	\$0.022	\$0.022
30-34	\$0.024	\$0.024
35-39	\$0.029	\$0.029
40-44	\$0.043	\$0.043
45-49	\$0.066	\$0.066
50-54	\$0.103	\$0.103
55-59	\$0.144	\$0.144
60-64	\$0.190	\$0.190
65-69	\$0.299	\$0.299
70 & Over	\$0.481	\$0.481

### Child(ren) Voluntary Term Life Insurance weekly rate:

\$2,500 of coverage for \$0.115 per family
\$5,000 of coverage for \$0.231 per family
\$7,500 of coverage for \$0.346 per family
\$10,000 of coverage for \$0.462 per family

Your rates are based on age and the amount of insurance you are requesting.

Using an example of signing up for \$150,000 in life insurance and using the age of 25:

- $\$150,000 \div \$1,000 = \$150$
- $\$150 \times \$0.022 = \$3.30/\text{weekly}$  in voluntary term life insurance and AD&D.

<sup>1</sup> Rates are approximate and within a few cents due to monthly billing converted to weekly premium deductions.

<sup>2</sup> Spouses are charged based upon their individual age (as of 1/1/2025).