

# Group Insurance Premiums January 1, 2025 through December 31, 2025

# **Medical Coverage**

**Surest Plan Age-Rated Small Group** 

AGE	EE	EE+SP	EE+CH	EE+FAM
< 30	\$528.39	\$1,188.89	\$1,056.79	\$1,585.18
30 - 34	\$569.23	\$1,280.77	\$1,138.46	\$1,707.69
35 - 39	\$613.22	\$1,379.75	\$1,226.45	\$1,839.67
40 - 44	\$660.62	\$1,486.39	\$1,321.23	\$1,981.85
45 - 49	\$711.67	\$1,601.26	\$1,423.34	\$2,135.01
50 - 54	\$766.67	\$1,725.01	\$1,533.34	\$2,300.01
55 - 59	\$825.92	\$1,858.33	\$1,651.85	\$2,477.77
60 - 64	\$889.75	\$2,001.95	\$1,779.51	\$2,669.26
65 +	\$958.52	\$2,156.66	\$1,917.03	\$2,875.55

# Consumer 8000 HDHP Plan

AGE	EE	EE+SP	EE+CH	EE+FAM
< 30	\$482.27	\$1,085.10	\$964.54	\$1,446.81
30 - 34	\$519.54	\$1,168.97	\$1,039.08	\$1,558.62
35 - 39	\$559.69	\$1,259.31	\$1,119.38	\$1,679.08
40 - 44	\$602.95	\$1,356.63	\$1,205.90	\$1,808.84
45 - 49	\$649.55	\$1,461.48	\$1,299.09	\$1,948.64
50 - 54	\$699.75	\$1,574.43	\$1,399.49	\$2,099.24
55 - 59	\$753.82	\$1,696.11	\$1,507.65	\$2,261.47
60 - 64	\$812.08	\$1,827.19	\$1,624.17	\$2,436.25
65 +	\$874.84	\$1,968.40	\$1,749.69	\$2,624.53

Consumer 4000 Plan	<u>Monthly</u>
Employee Only	\$751.85
Employee & Spouse	\$1,691.67
Employee & Child(ren)	\$1,503.71
Employee + Family	\$2,255.56

Consumer 2000 Plan (current Consumer plan)	<u>Monthly</u>
Employee Only	\$888.26
Employee & Spouse	\$1,998.59
Employee & Child(ren)	\$1,776.53
Employee + Family	\$2,664.79

<u>Premium Plan</u>	<u>Monthly</u>
Employee Only	\$1,248.53
Employee & Spouse	\$2,809.19
Employee & Child(ren)	\$2,497.06
Employee & Family	\$3,745.58

Dental Coverage	Vision Coverage
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<u>Delta Dental</u>	<u>Monthly</u>	<u>EyeMed</u>	<u>Monthly</u>
Employee Only	\$42.40	Employee Only	\$6.64
Employee + One	\$84.80	Employee + One	\$14.07
Employee + Family	\$159.00	Employee + Family	\$20.15

Group Life and AD&D Insurance		
	Reliance Standard	Monthly
Option 1)	Coverage \$175,000	\$46.50
Option 2)	Coverage \$75,000	\$20.50

# Supplemental Life Insurance\*\*

#### **Reliance Standard Age-banded monthly rates**

**Employee & Spouse** 

\*\*Coverage reduced 50% at age 70

Age	per \$1,000
0-25	\$0.08
25-29	\$0.08
30-34	\$0.09
35-39	\$0.10
40-44	\$0.12
45-49	\$0.22
50-54	\$0.39
55-59	\$0.62
60-64	\$0.69
65-69	\$1.38
70+	\$2.42

#### Supplemental Child(ren) Life

Reliance StandardMonthlyCoverage \$10,000\$1.90

# **Supplemental Accidental Death & Dismemberment**

Reliance StandardMonthlyCoverage \$10,000 increments\$0.29

#### **Voluntary Long Term Disability**

#### Reliance Standard- available to NON-ordained participants

\*Per \$100 Covered Monthly Payroll \$0.39 60% benefit up to \$5,000

VOLUNTARY BENEFITS		
Accident Insurance		<u>Monthly</u>
	Employee	\$14.60
	Employee + Spouse	\$21.98
	Employee + Child(ren)	\$29.90
	Employee + Family	\$37.88

#### Critical Illness Insurance--per \$1,000 benefit; Employee and Spouse

# **Tobacco User Monthly Rates**

# Age Monthly 0-29 \$0.45 30-39 \$0.91 40-49 \$2.18 50-54 \$4.53 60-69 \$7.78 70+ \$17.15

# **Non-Tobacco Monthly**

<u>Rates</u>		
Age	Monthly	
0-29	\$0.36	
30-39	\$0.60	
40-49	\$1.18	
50-54	\$2.41	
60-69	\$3.84	
70+	\$12.76	

Critical Illness insurance-- per \$1,000 benefit; Child(ren)

**Monthly**