

JULY 1, 2025 - JUNE 30, 2026, INSURANCE RATES

MEDICAL & PRESCRIPTION: Meritain Health (An Aetna Company) & OptumRx

| Annual Salary ↓ | Employee | Employee + Child(ren) | Employee + Spouse | Employee + Spouse + Child(ren) |
|---|----------|-----------------------|-------------------|--------------------------------|
| Employee Premium - Semi-monthly 24 pays* | | | | |
| < \$30,000 | \$32.24 | \$85.69 | \$120.54 | \$160.76 |
| \$30,000 - \$34,999 | \$35.31 | \$93.85 | \$132.02 | \$176.07 |
| \$35,000 - \$39,999 | \$39.15 | \$104.05 | \$146.38 | \$195.21 |
| \$40,000 - \$44,999 | \$43.76 | \$116.29 | \$163.59 | \$218.18 |
| \$45,000 - \$49,999 | \$48.37 | \$128.53 | \$180.82 | \$241.15 |
| \$50,000 - \$59,999 | \$57.58 | \$153.01 | \$215.25 | \$287.07 |
| \$60,000 - \$69,999 | \$66.79 | \$177.49 | \$249.70 | \$333.01 |
| \$70,000 - \$89,999 | \$76.00 | \$201.97 | \$284.14 | \$378.94 |
| \$90,000 - \$109,999 | \$80.61 | \$214.21 | \$301.36 | \$401.91 |
| >= \$110,000 | \$85.22 | \$226.46 | \$318.58 | \$424.87 |
| Employee Premium - Non-12 month 17 pays | | | | |
| < \$30,000 | \$45.52 | \$120.97 | \$170.18 | \$226.96 |
| \$30,000 - \$34,999 | \$49.86 | \$132.49 | \$186.39 | \$248.57 |
| \$35,000 - \$39,999 | \$55.28 | \$146.89 | \$206.65 | \$275.60 |
| \$40,000 - \$44,999 | \$61.78 | \$164.17 | \$230.96 | \$308.02 |
| \$45,000 - \$49,999 | \$68.28 | \$181.46 | \$255.27 | \$340.44 |
| \$50,000 - \$59,999 | \$81.29 | \$216.01 | \$303.89 | \$405.28 |
| \$60,000 - \$69,999 | \$94.29 | \$250.58 | \$352.51 | \$470.13 |
| \$70,000 - \$89,999 | \$107.30 | \$285.14 | \$401.13 | \$534.97 |
| \$90,000 - \$109,999 | \$113.80 | \$302.42 | \$425.44 | \$567.40 |
| >= \$110,000 | \$120.30 | \$319.70 | \$449.76 | \$599.82 |

| Employee Premium | | Employee (EE) | EE + Spouse or EE + Child | EE + Spouse + Child(ren) or EE + Children |
|---|-----------------------|---------------|------------------------------|--|
| DENTAL United Concordia (Concordia Select) Low Option | Semi-monthly 24 pays* | \$10.33 | \$20.95 | \$34.61 |
| | Non-12 month 17 pays | \$14.59 | \$29.57 | \$48.87 |
| DENTAL United Concordia (Concordia Choice) High Option | Semi-monthly 24 pays* | \$11.36 | \$23.86 | \$44.45 |
| | Non-12 month 17 pays | \$16.04 | \$33.68 | \$62.75 |
| VISION Vision Benefits of America | Semi-monthly 24 pays* | \$1.53 | \$3.56 | \$5.18 |
| | Non-12 month 17 pays | \$2.16 | \$5.03 | \$7.31 |

* Premiums will be deducted from the first two pay dates each month for biweekly paid employees.

Dickinson

Please be advised of the following July 1, 2025, changes:

- **Medical/Prescription** – The college absorbed the majority of this year’s increase to the overall cost of our self-funded plan, allowing employee health care premiums to increase only modestly.
- **Medical/Prescription, Dental and Vision Insurance Premium Deductions** – Due to the Workday transition, biweekly paid employees moved to 24 payroll deductions annually. Premiums are withheld from the first two pay dates which occur each month. In the two months which have a third pay date, premiums are not withheld.
- **Flexible Spending Account** – In accordance with the IRS, health care flexible spending account limits increased by \$100 to \$3,300 for 2025.
- **Pet Insurance** – A new voluntary insurance is being offered by the college, through MetLife. Individuals may customize their plan by choosing the deductible and other elements of plan coverage and signing up directly through MetLife.

REMINDERS:

Flexible Spending Accounts administered by **Ameriflex**. This benefit allows participants to set aside pre-tax income to cover anticipated health or dependent care expenses not covered by insurance.

| | |
|---|---|
| HEALTH CARE EXPENSE ACCOUNT** | Due to IRS regulations, the maximum amount allowed is \$3,300 to help cover out-of-pocket health care expenses. Examples of covered expenses include copayments, deductibles, coinsurance, or services not covered under a medical, prescription drug, dental, or vision plan. Note: IRS publication 502 governs items that are reimbursable under a health care expense account. |
| DEPENDENT CARE EXPENSE ACCOUNT** | A \$5,000 family maximum or up to the total salary of the lowest paid spouse (whichever is less) covers work related dependent care expenses. Note: IRS publication 503 governs items that are reimbursable under a dependent care expense account. |

**** To avoid forfeiture, all claims must be expensed and paid in full by September 15, 2026.**

Retirement

An excellent way to save for retirement and reduce current tax liability is to contribute part of your salary to an employer-sponsored retirement plan. At Dickinson, employees can contribute pre-tax dollars, effective from their date of employment, to plans administered by **TIAA** and/or **Fidelity**.

- **Defined Contribution Plan** – Eligibility occurs following the completion of one year of full-time service with the College. After the one-year waiting period, Dickinson College contributes an amount equal to 8% of your base salary. Dickinson has an employer match where employees must contribute at least .5% of their own salary to receive an additional .5% Dickinson match.
- **Tax Deferred Annuity Plan** calendar year limits for employee contributions via payroll deduction increased from \$23,000 to **\$23,500** for calendar year **2025**.
 - **Employees aged 50 and older** may contribute an additional \$7,500, through a catch-up provision, making the total elective deferral maximum **\$31,000**. These additional contributions are available to any eligible employee based solely on age, regardless of past contributions or length of service.