

# JULY 1, 2018 - JUNE 30, 2019 INSURANCE RATES

## MEDICAL: Aetna (PPO)

Annual Salary ↓	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Spouse + Child(ren)
<b>Employee Per Pay Premium - Bi-weekly 26 Pay Cycle</b>				
< \$30,000	\$25.59	\$67.91	\$95.00	\$126.75
\$30,000 - \$34,999	\$28.03	\$74.38	\$104.05	\$138.83
\$35,000 - \$39,999	\$31.08	\$82.46	\$115.36	\$153.92
\$40,000 - \$44,999	\$34.73	\$92.16	\$128.93	\$172.02
\$45,000 - \$49,999	\$38.39	\$101.87	\$142.50	\$190.13
\$50,000 - \$59,999	\$45.70	\$121.27	\$169.64	\$226.35
\$60,000 - \$69,999	\$53.01	\$140.67	\$196.78	\$262.56
\$70,000 - \$89,999	\$60.33	\$160.08	\$223.93	\$298.78
\$90,000 - \$109,999	\$63.98	\$169.78	\$237.50	\$316.88
>= \$110,000	\$67.64	\$179.48	\$251.07	\$334.99
<b>Employee Per Pay Premium - Semi-monthly 24 Pay Cycle</b>				
< \$30,000	\$27.73	\$73.57	\$102.91	\$137.32
\$30,000 - \$34,999	\$30.37	\$80.58	\$112.72	\$150.40
\$35,000 - \$39,999	\$33.67	\$89.34	\$124.97	\$166.74
\$40,000 - \$44,999	\$37.63	\$99.85	\$139.67	\$186.36
\$45,000 - \$49,999	\$41.59	\$110.36	\$154.37	\$205.98
\$50,000 - \$59,999	\$49.51	\$131.38	\$183.78	\$245.21
\$60,000 - \$69,999	\$57.43	\$152.40	\$213.18	\$284.44
\$70,000 - \$89,999	\$65.35	\$173.42	\$242.59	\$323.68
\$90,000 - \$109,999	\$69.31	\$183.93	\$257.29	\$343.29
>= \$110,000	\$73.28	\$194.44	\$271.99	\$362.91
<b>Employee Per Pay Premium - Non-12 month 17 Pays</b>				
< \$30,000	\$39.14	\$103.86	\$145.29	\$193.86
\$30,000 - \$34,999	\$42.87	\$113.76	\$159.13	\$212.32
\$35,000 - \$39,999	\$47.53	\$126.12	\$176.43	\$235.40
\$40,000 - \$44,999	\$53.12	\$140.96	\$197.18	\$263.09
\$45,000 - \$49,999	\$58.71	\$155.80	\$217.94	\$290.79
\$50,000 - \$59,999	\$69.90	\$185.47	\$259.45	\$346.18
\$60,000 - \$69,999	\$81.08	\$215.15	\$300.96	\$401.56
\$70,000 - \$89,999	\$92.26	\$244.82	\$342.48	\$456.95
\$90,000 - \$109,999	\$97.86	\$259.66	\$363.23	\$484.65
>= \$110,000	\$103.45	\$274.50	\$383.99	\$512.34

employee per pay contributions	Employee (EE)	EE + Spouse or EE + Child	EE + Spouse + Child(ren) or EE + Children
<b>DENTAL</b> United Concordia Low Option	Bi-weekly 26 pays	\$9.54	\$19.34
	Semi-monthly 24 pays	\$10.33	\$20.95
	Non-12 month 17 pays	\$14.59	\$29.57
<b>DENTAL</b> United Concordia High Option	Bi-weekly 26 pays	\$10.49	\$22.02
	Semi-monthly 24 pays	\$11.36	\$23.86
	Non-12 month 17 pays	\$16.04	\$33.68
<b>VISION</b> Vision Benefits of America	Bi-weekly 26 pays	\$1.41	\$3.29
	Semi-monthly 24 pays	\$1.53	\$3.56
	Non-12 month 17 pays	\$2.16	\$5.03

**Please be advised of the following July 1, 2018 changes:**

**Medical**

- Insurance premium changed due to increase in market and increase in blended employee co-premium – (see “2018 Benefits Update” presentation posted on gateway-campus documents)
- **CVS Health** – Implementing a new Pharmacy Benefit Manager (PBM) to administer and manage prescription drug benefits that is separate from the health plan administering the medical claims

**Dental** – Waiting periods eliminated on both the Low Option and High Option plans.

**Vision** – Insurance premiums reduced

**Health Care Flexible Spending Account** – Full-time employees may contribute up to \$2,650 per year (\$2,600 per year since July 1, 2017), but you should plan your contributions carefully based on predictable medical, prescription drug, dental and vision expenses, because the Internal Revenue Service (IRS) requires that any money left unclaimed in your account at the end of the plan year's "grace period" be forfeited.

**REMINDERS:**

**Flexible Spending Accounts: HealthSmart**

IRS accounts to set aside pre-tax income to cover anticipated health or dependent expenses that are not covered by insurance.

<b>HEALTH CARE EXPENSE ACCOUNT**</b>	Due to IRS regulations, the maximum amount allowed is \$2,650 to help cover out of pocket health care expenses. Examples of covered expenses include copayments, coinsurance or services not covered under a medical, dental or vision plan. Note: IRS publication 502 governs items that are reimbursable under a health care expense account.
<b>DEPENDENT CARE EXPENSE ACCOUNT**</b>	A \$5,000 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.

**Retirement:**

**Defined Contribution Plan** for eligible employees is 8%. Dickinson has an EMPLOYER retirement contribution match of .25% for eligible employees if employees contribute at least .25% of their own funds to retirement.

**Tax Deferred Annuity Plan** calendar year limits for employee contributions via payroll deduction are \$18,000. Employees age 50 and older may contribute an additional \$6,000, making the total elective deferral maximum \$24,000.