# **PART-TIME STAFF COVERAGE RATES FOR 2016**

The following rates will be effective for Support, Associate, Administrative Staff hired <u>before January 1, 1993</u> (20 hours per week) for the period January 1, 2016 through December 31, 2016.

Type of Coverage	Cost Per Pay Period	
	12 Month Employees	10 Month Employees
CIGNA Choice Fund		
Employee	\$67.00	\$87.10
Employee + 1	\$204.39	\$265.70
Family	\$302.39	\$393.11
CIGNA POS		
Employee	\$74.52	\$96.88
Employee + 1	\$263.10	\$342.03
Family	\$388.20	\$504.65
CIGNA PPO (Closed Plan)		
, ,	Ф74 F2	\$06.99
Employee - 1	\$74.52 \$263.10	\$96.88
Employee + 1	\$388.20	\$342.03 \$504.65
Family	φ366.20	φ304.63
Kaiser Permanente		
Employee	\$53.03	\$68.94
Employee + 1	\$106.06	\$137.88
Family	\$153.78	\$199.92
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CIGNA Dental PPO		
Employee	\$6.26	\$8.14
Employee + 1	\$30.52	\$39.68
Family	\$44.61	\$57.99
CIGNA DentalCare		
Employee	\$2.86	3.71
Employee + 1	\$5.71	\$7.42
Family	\$7.19	\$9.35
Vision /Franksyss Boy All Bonefit		
Vision (Employee Pay All Benefit)	\$3.30	\$4.30
Employee Employee + 1	\$5.30	\$6.89
Family	\$5.50 \$8.52	 \$11.08
Family	Ψ0.52	φ11.00
<b>Group Legal Benefit</b> (Employee Pay All Benefit) (Deduction taken 2 x month)	\$9.00	\$10.80
Basic Life and AD&D Insurance	¢∩ 1205	\$0.018
Double your annual salary and round up to the next \$500, (\$100,000 max.), then multiply by the appropriate pay period rate and divide by \$1,000	\$0.1385	φυ.υ16
Long Torre Disability	ФО 0004	Φ0.00040
Multiply your annual salary by the appropriate pay period rate and divide by \$100	\$0.0024	\$0.00313

### **Optional Life and Dependent Life Insurance Rates**

Please note that there is now one set of rates for employee and dependent optional life. <u>Note</u>: Dependent Life Insurance for spouse is calculated utilizing the employee's age.

# Cost per pay period per \$1,000 of coverage

Age	12 Month	10 Month
	Optional Life Employees & Dependents	Optional Life Employees & Dependents
Under 30	0.0222	0.0288
30-34	0.0226	0.0294
35-39	0.0263	0.0342
40-44	0.0383	0.0498
45-49	0.0582	0.0756
50-54	0.1002	0.1302
55-59	0.1717	0.2232
60-64	0.2774	0.3606
65-69	0.4357	0.5664
70-74	0.6734	0.8754
75+	1.0186	1.3242
Child life rate per	0.11	0.14
pay:		

To calculate your pay period cost for optional life (employee only), take your annual salary and round up to the next \$500, then multiply that amount by the appropriate pay period rate and divide by \$1,000.

## Optional Life Insurance Example:

Employee, age 36, earning \$50,000 (on a 26 pay period schedule)

 $(\$50,000 \times .0263)/1,000$  = \$1.32 per pay period =  $1 \times 80$  salary Benefit  $(\$100,000 \times .0263)/1,000$  = \$2.63 per pay period =  $2 \times 80$  salary Benefit  $(\$150,000 \times .0263)/1,000$  = \$3.95 per pay period =  $3 \times 80$  salary Benefit

The cost of the insurance on the spouse is calculated based on the age of the employee and not the spouse. Find your age in the first column and multiply the spousal life insurance amount (\$25,000) by the rate in the appropriate 12 month or 10 month column and divide by \$1,000.

#### Dependent Life Insurance Example:

Employee, age 36, \$50,000 Life Insurance Benefits (\$25,000/spouse, \$5,000/dependent 1, \$5,000/dependent 2 = \$35,000)

 $($25,000 \times .0263)/1,000 = $0.66 \text{ per pay period}$  $($10,000 \times .0222)/1,000 = $.11$ 

Total \$0.77 per pay period