

2025 Benefits Rate Sheet



Your monthly costs

Expenses are illustrated on a monthly basis and are valid for the benefit year (April 1, 2025 to March 31, 2026). These amounts will be revised annually.

Health

	12-month employees	10 month employees
Single	\$83.89	\$91.52
Family	\$195.51	\$213.28

Dental

	12-month employees	10-month employees
Single	\$25.34	\$27.64
Family	\$53.44	\$58.30

Travel

	12-month employees	10-month employees
Single	\$2.12	\$2.32
Family	\$4.20	\$4.58

Life, LTD and AD&D

	12-month employees	10-month employees
Basic Life	\$9.10	\$9.93
Dependent Life	\$2.14	\$2.33
Long-term Disability	1.97% of earnings	1.97% of earnings
Basic AD&D	\$0.46	\$0.50

Optional Life

For employee or spouse (per \$1,000 of coverage)		
Age	12-month employees	10-month employees
Under 35	\$0.056	\$0.061
35 – 39	\$0.066	\$0.072
40 – 44	\$0.113	\$0.123
45 – 49	\$0.191	\$0.209
50 – 54	\$0.326	\$0.355
55 – 59	\$0.552	\$0.603
60 – 64	\$0.887	\$0.968
For child		
	12-month employees	10-month employees
Flat rate per child:	\$1.18	\$1.29

Optional Accident

For employee and family (per \$1,000 of coverage)		
	12-month employees	10-month employees
Single	\$0.0204	\$0.0223
Family	\$0.0374	\$0.0408

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Optional Critical Illness Benefit

Optional Critical Illness								
For 12-Month Employees (per \$1,000 of coverage)					For 10-Month Employees (per \$1,000 of coverage)			
Age	Male		Female		Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
Under 20	\$0.051	\$0.061	\$0.051	\$0.061	\$0.055	\$0.067	\$0.055	\$0.067
20 - 25	\$0.061	\$0.071	\$0.061	\$0.071	\$0.067	\$0.078	\$0.067	\$0.078
26 - 30	\$0.092	\$0.112	\$0.092	\$0.112	\$0.100	\$0.122	\$0.100	\$0.122
31 - 35	\$0.132	\$0.203	\$0.132	\$0.193	\$0.144	\$0.222	\$0.144	\$0.211
36 - 40	\$0.214	\$0.346	\$0.203	\$0.305	\$0.233	\$0.377	\$0.222	\$0.333
41 - 45	\$0.305	\$0.610	\$0.315	\$0.509	\$0.333	\$0.666	\$0.344	\$0.555
46 - 50	\$0.458	\$1.068	\$0.437	\$0.783	\$0.499	\$1.165	\$0.477	\$0.854
51 - 55	\$0.763	\$1.953	\$0.641	\$1.221	\$0.832	\$2.131	\$0.699	\$1.332
56 - 60	\$1.343	\$3.408	\$0.977	\$2.004	\$1.465	\$3.717	\$1.065	\$2.186
61 - 64	\$2.146	\$5.259	\$1.424	\$3.031	\$2.341	\$5.737	\$1.554	\$3.307