

2026 Benefits Rate Sheet



Your monthly costs

Expenses are illustrated on a monthly basis and are valid for the benefit year (April 1, 2026 to March 31, 2027). These amounts will be revised annually.

Health		
	12-month employees	10 month employees
Single	\$83.89	\$91.52
Family	\$195.50	\$213.28

Dental		
	12-month employees	10-month employees
Single	\$26.14	\$28.52
Family	\$55.15	\$60.17

Travel		
	12-month employees	10-month employees
Single	\$2.24	\$2.44
Family	\$4.54	\$4.96

Life, LTD and AD&D		
	12-month employees	10-month employees
Basic Life	\$9.64	\$10.51
Dependent Life	\$2.28	\$2.48
Long-term Disability	1.97% of earnings	1.97% of earnings
Basic AD&D	\$0.46	\$0.51

Optional Life		
For employee or spouse (per \$1,000 of coverage)		
Age	12-month employees	10-month employees
Under 35	\$0.056	\$0.062
35 – 39	\$0.067	\$0.073
40 – 44	\$0.114	\$0.124
45 – 49	\$0.193	\$0.211
50 – 54	\$0.328	\$0.358
55 – 59	\$0.557	\$0.608
60 – 64	\$0.895	\$0.976
For child		
	12-month employees	10-month employees
Flat rate per child:	\$1.20	\$1.30

Optional Accident		
For employee and family (per \$1,000 of coverage)		
	12-month employees	10-month employees
Single	\$0.0206	\$0.0225
Family	\$0.0377	\$0.0412

2026 Benefits Rate Sheet



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	Non-Smoker	Smoker	
Under 20	\$0.051	\$0.062	\$0.051	\$0.062	\$0.056	\$0.067	\$0.056	\$0.067	\$0.056	\$0.067	
20 - 25	\$0.062	\$0.072	\$0.062	\$0.072	\$0.067	\$0.078	\$0.067	\$0.078	\$0.067	\$0.078	
26 - 30	\$0.092	\$0.113	\$0.092	\$0.113	\$0.101	\$0.123	\$0.101	\$0.123	\$0.101	\$0.123	
31 - 35	\$0.133	\$0.205	\$0.133	\$0.195	\$0.146	\$0.224	\$0.146	\$0.213	\$0.146	\$0.213	
36 - 40	\$0.216	\$0.349	\$0.205	\$0.308	\$0.235	\$0.381	\$0.224	\$0.336	\$0.224	\$0.336	
41 - 45	\$0.308	\$0.616	\$0.318	\$0.513	\$0.336	\$0.672	\$0.347	\$0.560	\$0.347	\$0.560	
46 - 50	\$0.462	\$1.078	\$0.441	\$0.790	\$0.504	\$1.176	\$0.482	\$0.862	\$0.482	\$0.862	
51 - 55	\$0.770	\$1.971	\$0.647	\$1.232	\$0.840	\$2.150	\$0.705	\$1.344	\$0.705	\$1.344	
56 - 60	\$1.355	\$3.439	\$0.985	\$2.022	\$1.478	\$3.751	\$1.075	\$2.206	\$1.075	\$2.206	
61 - 64	\$2.166	\$5.307	\$1.437	\$3.059	\$2.363	\$5.789	\$1.568	\$3.337	\$1.568	\$3.337	