



# Benefits By Choice 2014 Price List

Note: Deductions will be adjusted accordingly based on your pay cycle.

MEDICAL PLANS		EMPLOYEE PRE-TAX COST			
		TOBACCO		NON-TOBACCO <sup>Δ</sup>	
		Bi-Weekly	Monthly	Bi-Weekly	Monthly
Employee Only	Basic	\$ 27.69	\$ 60.00	Free	Free
	Choice Savings	\$ 73.85	\$160.00	\$ 41.54	\$ 90.00
	Premier	\$133.85	\$290.00	\$106.15	\$230.00
Employee + One*	Basic	\$ 48.46*	\$105.00*	Free*	Free*
	Choice Savings	\$136.15*	\$295.00*	\$ 96.92*	\$210.00*
	Premier	\$258.46*	\$560.00*	\$219.23*	\$475.00*
Family*	Basic	\$ 62.31*	\$135.00*	Free*	Free*
	Choice Savings	\$191.54*	\$415.00*	\$138.46*	\$300.00*
	Premier	\$360.00*	\$780.00*	\$320.77*	\$695.00*

\* **Working Spouse Access Fee:** A Working Spouse Access Fee of \$40/bi-weekly (\$86.67monthly) will be added to your medical premium if you choose to cover a spouse who has other coverage available to them through their own employer or job. Please complete the Working Spouse Affidavit, included in your online benefits enrollment. See the "Employee Benefits Guide" for details.

<sup>Δ</sup> **Non-tobacco discount must be re-elected each year.** To apply for this discount, please agree to the non-tobacco statement when completing your online benefits enrollment.

DENTAL PLANS		EMPLOYEE PRE-TAX COST	
		Bi-Weekly	Monthly
Employee Only	Standard	\$ 1.56	\$ 3.38
	Premier	\$ 7.50	\$16.26
Employee + One	Standard	\$ 3.34	\$ 7.23
	Premier	\$16.05	\$34.78
Family	Standard	\$ 5.49	\$11.89
	Premier	\$28.96	\$62.75

VISION PLAN		EMPLOYEE PRE-TAX COST	
		Bi-Weekly	Monthly
Employee Only		\$2.40	\$ 5.21
Employee + One		\$4.90	\$10.62
Family		\$8.04	\$17.42

SUPPLEMENTAL DISABILITY		EMPLOYEE AFTER TAX COST
<b>Short-term:</b> $\{(Annual\ Benefits\ Salary \times .014) \div 12\} - \$20.22\ core\ benefit =$		\$ _____ monthly
<i>Example: <math>\{(\\$33,000 \times .014) \div 12\} - \\$20.22 = \\$18.28</math></i>		
<b>Long-term:</b> $(Monthly\ Benefit\ Salary \times \$0.17) \div 100 =$		\$ _____ monthly
<i>Example: <math>(\\$2,750 \times \\$0.17) \div 100 = \\$4.68</math></i>		

SUPPLEMENTAL LIFE & DEPENDENT LIFE INSURANCE				EMPLOYEE AFTER TAX COST
Employee Rate per \$1,000		Spouse Rate per \$1,000		Child Rate per \$1,000
Age < 30	\$0.17	Age < 30	\$0.14	\$0.20
Age 30 – 39	\$0.23	Age 30 – 39	\$0.20	<b>Formula:</b>
Age 40 – 49	\$0.35	Age 40 – 49	\$0.32	
Age 50 – 59	\$0.69	Age 50 – 59	\$0.66	\$1,000
Age 60 – 64	\$1.15	Age 60 – 64	\$1.12	<i>Example:</i>
Age 65 – 69	\$1.85	Age 65 – 69	\$1.82	
Age 70 +	\$2.99	Age 70 +	\$2.96	

Self: \$ \_\_\_\_\_ monthly

Spouse: \$ \_\_\_\_\_ monthly

Child: \$ \_\_\_\_\_ monthly

**Employee Maximum:** \$10,000 increments up to 5x annual wages (max. \$500,000).  
**Spouse Maximum:** \$5,000 increments up to ½ of employee's supp. amount (max. \$250,000).  
**Children Maximum:** \$2,000 increments up to ½ of employee's supp. amount (max. \$10,000).

FLEXIBLE SPENDING ACCOUNTS		EMPLOYEE PRE-TAX COST
<b>Formula:</b> Annual Pledge ÷ months remaining in year = monthly contribution		
Health Care: (minimum \$100; maximum \$2,500)		\$ _____ monthly
Members enrolled in the Choice Savings medical plan will be automatically enrolled in a company funded FSA. See your Employee Benefits Guide for details. Any personal elections will be added to your Ruan contribution.		
Dependent Care: (minimum \$100; maximum \$5,000 or \$2,500 if married but filing separately)		\$ _____ monthly