

2020 Price List (Full-Time)

MEDICAL PLANS		EMPLOYEE PRE-TAX COST			
		Tobacco		Non-Tobacco ^Δ	
		Weekly	Bi-Weekly	Weekly	Bi-Weekly
Single*	Light	\$12.00	\$24.00	Free	Free
	Basic	\$26.08	\$52.15	\$16.85	\$33.69
	Choice Savings	\$52.15	\$104.31	\$33.69	\$67.38
	Premier	\$89.54	\$179.08	\$75.69	\$151.38
Employee + Spouse*	Light	\$20.31	\$40.62	\$13.15	\$26.31
	Basic	\$45.92	\$91.85	\$32.08	\$64.15
	Choice Savings	\$96.92	\$193.85	\$70.85	\$141.69
	Premier	\$172.38	\$344.77	\$153.92	\$307.85
Employee + Child(ren)*	Light	\$20.08	\$40.15	\$12.92	\$25.85
	Basic	\$45.46	\$90.92	\$31.62	\$63.23
	Choice Savings	\$95.77	\$191.54	\$69.69	\$139.38
	Premier	\$153.92	\$307.85	\$138.69	\$277.38
Family*	Light	\$27.46	\$54.92	\$19.15	\$38.31
	Basic	\$57.69	\$115.38	\$42.23	\$84.46
	Choice Savings	\$130.38	\$260.77	\$104.08	\$208.15
	Premier	\$243.69	\$487.38	\$225.23	\$450.46

* **New York State Surcharge:** Employees with a New York state residence will be subject to a surcharge of \$10 Single/\$15 Employee + Spouse/\$15 Employee + Child(ren)/\$20 Family added to their monthly medical premium. *See Glossary of Terms for more information.*

Δ **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	
		Weekly	Bi-Weekly
Single	Standard	\$1.62	\$3.23
	Premier	\$5.12	\$10.24
Employee + Spouse	Standard	\$3.35	\$6.69
	Premier	\$10.15	\$20.31
Employee + Child(ren)	Standard	\$3.92	\$7.85
	Premier	\$11.52	\$23.03
Family	Standard	\$5.71	\$11.42
	Premier	\$18.71	\$37.42

VISION PLAN	EMPLOYEE PRE-TAX COST	
	Weekly	Bi-Weekly
Single	\$1.62	\$3.23
Employee + Spouse	\$3.00	\$6.00
Employee + Child(ren)	\$3.46	\$6.92
Family	\$4.62	\$9.23

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

2020 Price List (Full-Time) Continued

SUPPLEMENTAL DISABILITY			EMPLOYEE AFTER-TAX COST
Short-term: $\{(Annual\ Benefits\ Salary \times .014) \div 12\} - \$20.22\ core\ benefit =$ <i>Example: $\{(\\$42,000 \times .014) \div 12\} - \\$20.22 = \\$28.78$</i>			\$ _____ monthly
Long-term: $(Monthly\ Benefit\ Salary \times \$0.23) \div 100 =$ <i>Example: $(\\$3,500 \times \\$0.23) \div 100 = \\$8.05$</i>			\$ _____ monthly
SUPPLEMENTAL LIFE AND DEPENDENT LIFE INSURANCE			EMPLOYEE AFTER-TAX COST
Employee and Spouse rate per \$1,000		Child rate per \$1,000	Self: \$ _____ monthly Spouse: \$ _____ monthly Child: \$ _____ monthly
Age < 30	\$0.17	\$0.20	
Age 30 – 39	\$0.23	Formula: $Rate \times Election =$ \$1,000 Example: $\$0.35 \times \$50,000 =$ \$1,000 \$17.50 your cost	
Age 40 – 49	\$0.35		
Age 50 – 59	\$0.69		
Age 60 – 64	\$1.15		
Age 65 – 69	\$1.85		
Age 70 +	\$2.99		
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
Formula: Annual pledge ÷ months remaining in year = monthly contribution			
Health Care: (minimum \$100; maximum \$2,700) <i>Members enrolled in the Choice Savings medical plan will be automatically enrolled in a flex account. See your Employee Benefits Guide for details. Any personal elections will be added to your Ruan contribution.</i>			\$ _____ monthly
Dependent Care: (minimum \$100; maximum \$5,000 or \$2,500 if married but filing separately)			\$ _____ monthly

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

2020 Price List (Part-Time)

MEDICAL PLANS	EMPLOYEE PRE-TAX COST	
	Weekly	Bi-Weekly
Single* Light Plan	\$23.08	\$46.15
Employee + Spouse* Light Plan	\$46.15	\$92.31
Employee + Child(ren)* Light Plan	\$46.15	\$92.31
Family* Light Plan	\$92.31	\$184.62
* New York State Surcharge: Employees with a New York state residence will be subject to a surcharge of \$10 Single/\$15 Employee + Spouse/\$15 Employee + Child(ren)/\$20 Family added to their monthly medical premium. See Glossary of Terms for more information.		

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