FDU

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2027 EMPLOYEE BENEFITS



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IMPORTANT CONTACTS

COVERAGE	PHONE	WEBSITES
Medical/Rx/Vision - Aetna	866-243-9774	**www.aetna.com**
Garner	866-761-9586 Monday - Friday 8 am -10 p.m. EST	**www.garnerhealth.com**
Dental– Delta Dental	800-452-9310	**www.deltadentalnj.com**
Life Insurance – The Guardian	800-525-4542	**www.guardianlife.com**
Long-Term Disability – The Guardian	800-538-4583	**www.guardianlife.com**
STD/FMLA – FMLASource	877-462-3652	**www.fmlasource.com**
Ongoing STD Claim Status – The Guardian	800-268-2525	**www.guardianlife.com**
Legal Plan – MetLaw Plan	800-821-6400	**www.legalplans.com**
TIAA	800-842-2776	**www.tiaa.org/fdu**
HSA, FSA, Commuter Benefits - HRally Administrative Services	Monday - Friday 8:30am-8pm EST. 866-583-8817	**HRallyConsumer@healthaccountservices.com** **www.FDUbenefits.com**
EAP - Resources for Living	888-238-623 TYY:711	**resourcesforliving.com** **Username: FDU / Access code: EAP**



WELCOME TO YOUR BENEFITS!

We are pleased to provide you with a wide range of competitive benefits that are a vital part of your total compensation. You have the flexibility to select from a full range of benefits to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances and help you build long-term security for retirement. This brochure was designed to answer some of the basic questions you may have about your benefits. Please take the time to review this brochure to make sure you understand the benefits that are available to you and your family, and be sure to act before the enrollment deadline.



This brochure highlights the main features of our employee benefits program. It does not include all plan rules, details, limitations and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. The University reserves the right to change or discontinue its employee benefits plans at any time.

ELIGIBILITY

If you work at least 35 hours per week, you are eligible for benefits. Most of your benefits are effective on the first of the month following 30 days of continuous, full-time service. You may also enroll your eligible dependents for coverage. Eligible dependents could be:

- Your legal spouse
- Children under the age of 26, regardless of student, dependency or marital status
- Children who are past the age of 26 and are fully dependent on you for support due to a mental or physical disability and who are indicated as such on your federal tax return

Please note: Your dependent children who are not fully dependent on you for support due to a mental or physical disability will lose coverage at the end of the month in which they turn 26.

QUALIFIED LIFE EVENT		DOCUMENTATION NEEDED
Change in marital status	Marriage	Copy of marriage certificate
	Divorce/Legal Separation	Copy of divorce decree
	Death	Copy of death certificate
Change in number of dependents	Birth or adoption	Copy of birth certificate or copy of legal adoption papers
	Step-child	Copy of birth certificate plus a copy of the marriage certificate between Employee and spouse
	Death	Copy of death certificate
Change in employment	Change in your eligibility status (i.e., full-time to part-time)	Notification of increase or reduction of hours that changes coverage status
	Change in spouse's benefits or employment status	Notification of spouse's employment status that results in a loss or gain of coverage



CHANGING BENEFITS AFTER ENROLLMENT

During the year, you cannot make changes to your benefits unless you have a Qualified Life Event. If you do not make changes to your benefits within 31 days of the Qualified Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).

Please note this is not a complete list of qualifying life events. If you have questions regarding a potential life event please contact the benefits office. Additional documentation may be needed.

MEDICAL



Medical insurance is essential to your well-being, and our Medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens.

Employees earning up to $43,818 who select Employee Only coverage option have a $0 premium. Please contact the University's benefits office at **krasic@fdu.edu** for more information. Union members should refer to the contact for additional premium information.

GET REIMBURSED WHEN YOU SEE THE BEST DOCTORS

Garner is a healthcare benefits that works alongside your FDU medical insurance at no cost to you.

- Garner helps you find the best in-network providers and get money back on your medical costs
- Get reimbursed for copays, deductibles/coinsurance on the POS plan
- Get reimbursed for the coinsurance phase of the high deductible plan
- Maximum reimbursement for 2027: $1,000 for single coverage and $2,000 if covering dependents
- To get started register for an account at **www.garnerhealth.com** or use the Garner Heath app. The employer name for registration is “FDU”. Once registered you may search for providers and add Garner top doctors to your care team. Garner providers must be added to your care team before your next visit

PARTS OF YOUR MEDICAL PLAN



- **Preventive care:** always100%covered when you use in-network providers and includes things like physical exams, flu shots and screenings.
- **Annual deductible amounts:** the amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay.
  - The POS plan consists of individual deductibles. The high deductible plan is a full family deductible plan.
- **Annual out-of-pocket maximums:** the most you will pay each year for eligible in- network and out-of-network services, including prescriptions. After you reach your out-of-pocket maximum, the plan picks up the full cost of covered medical care for the remainder of the year.
- **Copays:** A copay is a fixed amount you pay for a health care service. Copays do not count toward your deductible but do count toward your annual out-of-pocket maximum.
- **Coinsurance**: Once you’ve met your deductible, you and the plan share the cost of care, called coinsurance.

MEDICAL PLAN COMPARISON

You may visit any medical provider you choose, but in-network providers offer the highest level of benefits and lower out-of-pocket costs. In-network providers charge members reduced, contracted fees instead of their typical fees. Providers outside the plan's network set their own rates.



	CHOICE PLUS POS PLAN		CDHP	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
	YOU PAY			
CALENDAR YEAR DEDUCTIBLE				
Individual	$500	$1,000	$1,750	$3,500
Family	$1,000	$2,000	$3,400	$6,000
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)				
Individual	$5,000	$6,000	$3,000	$6,000
Family	$10,000	$12,000	$6,000	$12,000
COINSURANCE / COPAYS				
Coinsurance	10%	40%	20%	40%
Preventive Care	$0	40%*	$0	40%*
Primary Care Physician	$45 copay	40%*	20%*	40%*
Specialist	$55 copay	40%*	20%*	40%*
Urgent Care	$45 copay	40%*	20%*	40%*
Emergency Room	$100 copay	$100 copay	20%*	20%* (in-network deductible applies)

* After deductible

PHARMACY PLAN COMPARISON

When you enroll in Medical coverage, you will also receive prescription benefits. Here you can see the basics, but be sure to check the formulary for a full list of the prescriptions that are covered by the plan. Remember, you can always ask your doctor about lower-cost alternatives. Generic drugs tend to be less expensive than brand-name drugs, so keep that in mind when shopping around.

	POS		CDHP	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
	YOU PAY			
RETAIL RX (UP TO 31-DAY SUPPLY)				
Generic	$20 copay	Not covered	$10 copay*†	Not covered
Preferred Brand	$40 copay		$25 copay*†	
Non Preferred Brand	$60 copay		$40 copay*†	
Mail Order - 90 days supply				
Generic	$40 copay	Not covered	$20 copay*†	Not covered
Preferred Brand	$80 copay		$50 copay*†	
Non Preferred Brand	$120 copay		$80 copay*†	

* After deductible

† Copay amounts for union employees regardless of plan option

SAVE ON PRESCRIPTION DRUGS

ASK FOR GENERICS

Generic and brand-name drugs have the same active ingredients, which means they have the same efficacy for treating your condition. The main difference is the cost to you.

Brand-name drugs tend to be more expensive because of the lengthy drug development process. Manufacturers charge more to recoup costs. When a patent expires, other manufacturers can produce the medication, and competition drives the price down.

HOME DELIVERY

Enjoy the convenience and savings of home delivery for medications you take on a regular basis through our mail-order prescription program. The larger 90-day supply is mailed directly to your home — saving you time and money.

Virtual Care

When you need care — anytime, day or night — or when your primary care provider is not available, telemedicine can be a convenient option. With telemedicine, you don't have to drive to the doctor's office or sit in a waiting room when you're sick — you can see your doctor from the comfort of your own bed or sofa.

REGISTER TODAY SO YOU ARE READY WHEN YOU NEED CARE



Avoid germs in the ER, urgent care clinic or doctor's office.

See a board-certified, licensed, telehealth-trained doctor on your schedule with on-demand virtual visits 24/7, including nights, weekends and holidays.

Get treated for more than 80 common conditions including colds, flu, allergies and more.

Get a prescription or short-term refill of any existing prescription sent to a pharmacy nearby in less time than your usual doctor visit.

Services are subject to applicable copays or coinsurance depending on your medical plan.

USING TELEMEDICINE IS AS EASY AS ONE, TWO, THREE

STEP 1

REGISTER NOW

Setting up your secure account takes only minutes.

Visit **www.aetna.com** to get started.

STEP 2

REQUEST A VISIT

You can have a doctor visit right away or schedule an appointment — all by phone, computer or the app.

STEP 3

FEEL BETTER

Get treated by a doctor who can prescribe medication if necessary.

HSA

A Health Savings Account (HSA) is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pretax dollars — now or in the future. Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Your HSA can also be used for your expenses and those of your spouse and dependents, even if they are not covered by the HDHP medical plan.

HOW A HEALTH SAVINGS ACCOUNT WORKS



ELIGIBILITY

You must be enrolled in the High Deductible Health Plan.

CONTRIBUTIONS



You contribute on a pretax basis and can change how much you contribute from each paycheck up to the annual IRS maximum of $4,500 if you enroll only yourself or $9,000 if you enroll in family coverage. You can make an additional catch-up contribution if you are age 55 or older.



ELIGIBLE EXPENSES

You may use your HSA funds eligible to cover Medical, Dental, Vision and prescription drug expenses incurred by you and your eligible family members. A full list of eligible expenses is available on **IRS.gov**

USING YOUR ACCOUNT



Use the debit card linked to your HSA to cover eligible expenses, or pay for expenses out of your own pocket and save your HSA money for future health care expenses.



YOUR HSA IS ALWAYS YOURS — NO MATTER WHAT.

One of the best features of an HSA is that any money left in your account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave the Company or retire, your HSA goes with you so you can continue to pay for or save for future eligible health care expenses.



To be eligible for an HSA you must be enrolled in a qualifying high deductible plan, you cannot be covered by any other health coverage, you cannot be enrolled in Medicare, TRICARE, or TRICARE for Life, and you cannot be claimed as a dependent on someone else's tax return.

DENTAL

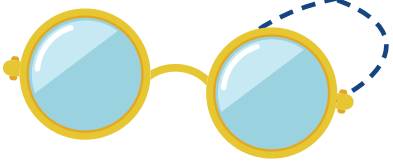
Taking care of your oral health is not a luxury — it's a necessity to long-term optimal health. With a focus on prevention, early diagnosis and treatment, Dental insurance can greatly reduce your costs when it comes to restorative and emergency procedures. Preventive services are covered at no cost to you if you go to an in-network provider and include routine exams and cleanings. You will pay only a small deductible and coinsurance for basic and major services. If you go out of network there may be a balance.

When you visit a dentist in the network, you will maximize your savings. These dentists have agreed to reduced fees, which means you won't get charged more than your expected share of the bill. You must elect Medical coverage to elect Dental coverage.

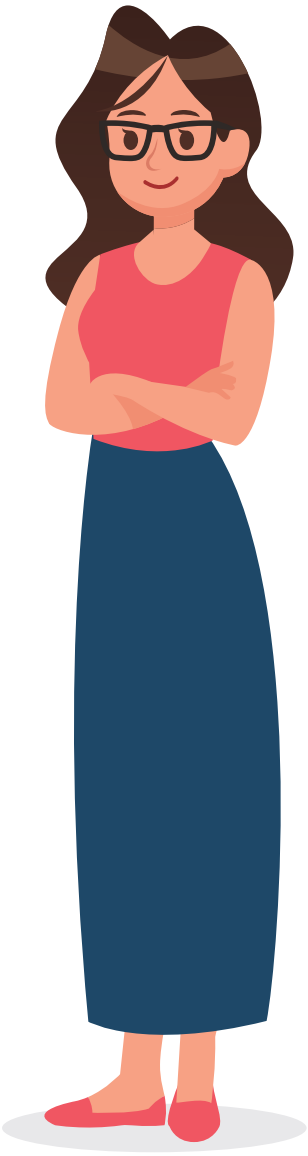
DPPO PLUS PREMIER		
	IN-NETWORK	OUT-OF-NETWORK
	$1,500 per individual (Basic and Major Services combined)	
	YOU PAY	
PREVENTIVE CARE		
Individual	$50	$50
Family	$150	$150
PREVENTIVE CARE		
Exams, Cleanings, X-rays	0%	0%
BASIS SERVICES		
Fillings, Sealants, Extractions, Emergency Exams	20%	20%
MAJOR PROCEDURES		
Crowns, Inlays/Onlays, Dentures and Bridgework, Repairs	50%	50%
ORTHODONTIA		
Adults	50% up to a lifetime maximum benefit of $1,500 per individual; deductible waived	
Children (through age 26)		

For a complete listing of covered benefits, refer to your plan documents.

VISION



VISION BENEFITS AVAILABLE TO EMPLOYEES ENROLLED IN FDU'S MEDICAL PLAN WITH AETNA



Employees enrolled in the medical plan have coverage as follows:

- Routine eye exam is covered under the medical plan once every 24 months. Any medical eye conditions outside of the routine eye exam is covered the same as any other medical office visits.
- Employees and dependents enrolled in the medical plan also have coverage through Eye Med for additional exams and hardware benefits.

Employees enrolled in the medical plan - You can receive more information on vision coverage by calling the number on the back of your ID card.

FSA/Commuter Benefit



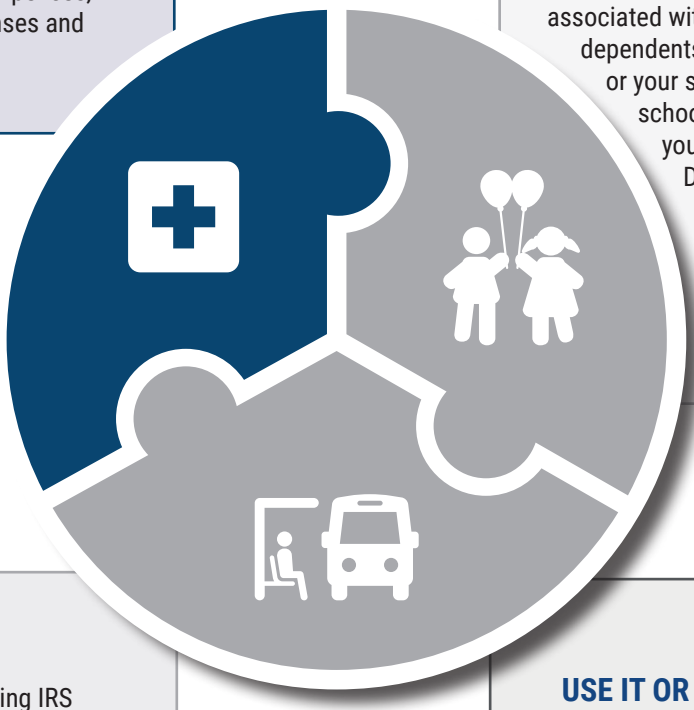
Flexible Spending Accounts (FSAs) allow you to pay for eligible expenses using tax-free dollars. Important: There is a "use it or lose it" rule imposed by the IRS. If you do not spend all the money in your Health Care or Dependent Care FSA by March 31 of the following year for expenses incurred from January 1 – December 31, unused dollars will be forfeited per IRS regulations for pretax contributions.

HEALTH CARE FSA

Contribute up to $3,500 (pending IRS release of 2027 limits) per year, pretax, to pay for copays, prescription expenses, lab exams and tests, contact lenses and eyeglasses.

DEPENDENT CARE FSA

Contribute up to $7,500 per year ($3,750 if married and filing separate tax returns), pretax, to pay for day care expenses associated with caring for elder or child dependents that are necessary for you or your spouse to work or attend school full-time. You cannot use your Health Care FSA to pay for Dependent Care expenses. Please review dependent eligibility rules per IRS.gov. Dependent children are typically covered under the age of 13.



COMMUTER BENEFITS

Contribute $350 per month (pending IRS release of 2027 limits), pretax, to pay for your parking or public transportation expenses while commuting to work, including monthly passes, tokens or fare cards.

USE IT OR LOSE IT

If you do not spend all the money in the Health Care FSA by **March 15th**, per IRS regulations for pretax contributions, unused dollars will be forfeited.

The grace period allows you to incur claims for the health care FSA through March 15th of the following calendar year. Dependent claims are not subject to the grace period. All claims for the prior year must be submitted by April 30th.

INCOME PROTECTION

BASIC LIFE AND AD&D

Life insurance pays a lump-sum benefit to your beneficiary(ies) to help meet expenses in the event of your death. Accidental Death & Dismemberment (AD&D) insurance pays a benefit if you die or suffer certain serious injuries as the result of a covered accident. In the case of a covered accidental injury (e.g., loss of sight, loss of a limb), the benefit you receive is a percentage of your total AD&D coverage based on the severity of the accidental injury.

BASIC LIFE AND AD&D INSURANCE – FOR YOU		
COVERAGE LEVEL	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY/ PROOF OF GOOD HEALTH
Basic Life and AD&D	1x your basic annual earnings to a maximum of $50,000.	None

IMPUTED INCOME

Under current tax laws, imputed income is the value of your Basic Life insurance that exceeds $50,000 and is subject to federal income, Social Security and state income taxes, if applicable. This imputed income amount will be included in your paycheck and shown on your W-2 statement.

VOLUNTARY LIFE AND AD&D

Voluntary Life and AD&D insurance for you and your dependents can help protect your family during difficult times.

VOLUNTARY LIFE AND AD&D INSURANCE – FOR YOU AND YOUR DEPENDENTS		
COVERAGE LEVEL	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY/ PROOF OF GOOD HEALTH
Employee	Increments of $10,000 not to exceed $500,000.*	Required if coverage is elected after the first 30 days of your employment or for amounts over $140,000.
Spouse	Increments of $10,000 up to $250,000 – not to exceed 50% of employee coverage.	Required if coverage is elected after the first 30 days of your employment or for amounts over $20,000.
Child(ren)	$1,000 for children aged 1 day to 6 months. $10,000 for children aged 6 months to 26 years.	Required if coverage is elected after the first 30 days of your employment.

*Benefits reduce by 35% at age 65 and by 25% at age 80.

GUARANTEED ISSUE AND EVIDENCE OF INSURABILITY

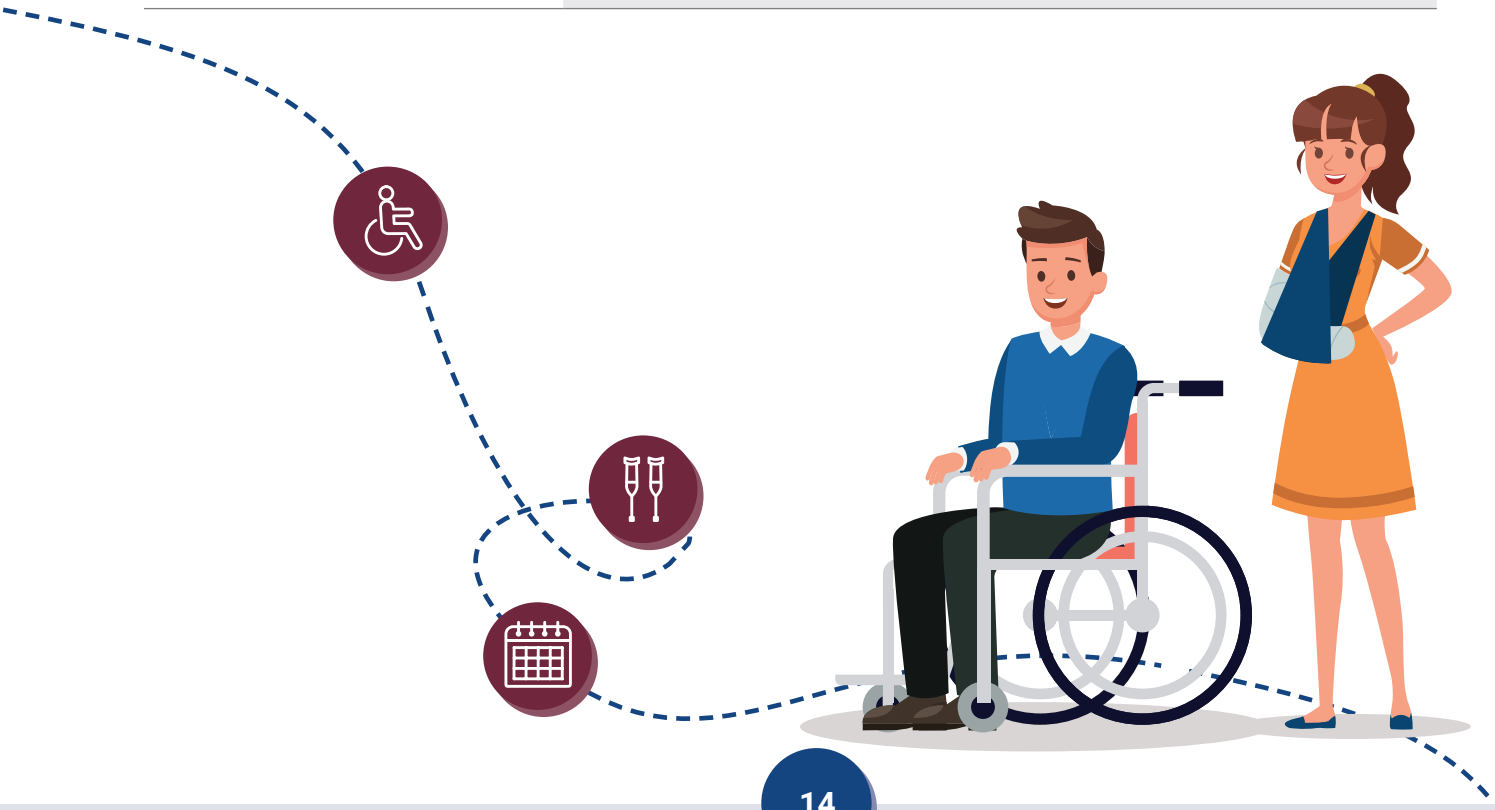
Employees and spouses who elect Voluntary Life and AD&D coverage when they are first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective.

DISABILITY

Disability insurance can keep you financially stable should you experience a qualifying disability and become unable to work. It can help provide a sense of security, knowing that if the unexpected should happen, you'll still receive a monthly income. A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training or experience. Short-Term disability are the state benefits administered by the Guardian and do not require enrollment. Long-Term disability is automatically provided to all full-time employees on the first of the month after 30 days of full-time service. The premium is fully paid for by FDU.

SHORT-TERM DISABILITY BENEFITS AT A GLANCE	
Coverage	85% of your weekly earnings up to the State of New Jersey annual maximum. FDU payment in conjunction with STD payment: **Full-Time Faculty (2+ years of service):** 100% of your base pay for the first 4 months of disability and 80% of your base pay for the remaining 2 months. **Staff:** Are allowed to draw against unused time off to make up the difference btween their gross regular earnings and disability pay.
When Benefits Begin	Benefit begins after 7 days of disability.*
Election Required	No

LONG-TERM DISABILITY BENEFITS AT A GLANCE	
Coverage	60% of your pre-disability earnings up to a maximum benefit of $15,000 per month until you recover or reach your Social Security Normal Retirement Age, whichever is sooner.
When Benefits Begin	Benefit begins after 180 day elimination period.
Election Required	No



RETIREMENT

What does retirement look like for you? Maybe you plan to travel the world. Or maybe you'd like to take up some hobbies closer to home. Whatever your goal, it's important to take responsibility for your own finances so you have the income you'll need in the future.

One of the best ways to ensure a secure retirement is to start saving as early as possible. Our 403(b) savings plan allows you to save for retirement on a pretax basis. There is also a Roth option. You can begin contributing to the plan at any time once you become eligible and can start making contributions to your account through convenient payroll deductions. Retirement benefits are provided through the Teachers Insurance and Annuity Association (TIAA).

INCREASE YOUR RETIREMENT SAVINGS WITH A 403(B)

- Contribute using convenient payroll deductions up to the IRS limit.
- Change the amount of your contributions or stop your payroll contributions at any time.
- There are additional catch-up contributions in accordance with the IRS. Please visit the IRS website for additional information.

New employees are eligible for the employer match as soon as administratively possible. New eligible employees will be auto enrolled and will have an opt out provision.

Upon meeting eligibility employees will receive an email and/or mailed letter to home addresses directly from TIAA regarding enrollment(s) and account access to manage contributions, etc.

UNION EMPLOYEES

Plan contribution as a percentage of compensation

YEARS OF SERVICE	INSTITUTION	PARTICIPANT
Less than 8 years	8%	3%
8 years or more	11%*	3%

*Refer to Local 153 Contract

NON-UNION EMPLOYEES

Plan contribution as a percentage of compensation

YEARS OF SERVICE	INSTITUTION	PARTICIPANT
Less than 8 years	8%	3%
8 years or more	11%	3%

403(B) – TIAA (GROUP SUPPLEMENTAL RETIREMENT ANNUITY)

NON-CONTRIBUTORY PLAN

New employees may immediately begin saving for their retirement by participating in TIAA's Group Supplemental Retirement Annuity (GSRA) and the Roth plan. The University does not contribute toward a GSRA or Roth contributions. Employees having FICA wages in excess of applicable IRS annual limits will be required to make Roth contributions once they begin contributing towards the age based (catch-up) limits.

EMPLOYEE ASSISTANCE PROGRAM (Resources for Living)

This program provides professional, confidential telephonic or face-to-face counseling services to you and your household members at no cost. The EAP can help you resolve personal issues and problems before they affect your health, relationships and work performance. This program is available 24 hours a day, 365 days a year for confidential counseling, referral and follow-up services for issues such as

- Stress
- Marital or family problems
- Anxiety and depression
- Substance abuse (alcohol and/or drugs)
- Child care issues – including identifying schools, day care, tutors and more
- Financial
- Aging parents
- Pet care
- Maintenance and repair providers
- Community volunteer opportunities issues

It's important to note that all EAP conversations are voluntary and strictly confidential. If you and your counselor determine that additional assistance is needed, you'll be referred to the most appropriate and affordable resource available.

The EAP is offered to all full-time employees. To access services: 1-888-238-6232, TTY: 711 / **resourcesforliving.com**.
Username: FDU / Access code: EAP



ADDITIONAL BENEFITS

LEGAL PLAN

MetLaw is a prepaid legal plan that allows you and your eligible dependents to retain an in-network or out-of-network attorney for a low annual fee. Get help with matters such as sale, purchase or refinance of your home, wills and codicils, identity theft defense, traffic ticket defense (NO DUI), personal bankruptcy and more.
Identity Management Services are also included as part of the legal plan. This allows help from a CyberScout specialist to help in the recovery process by placing fraud alerts, calling creditors or document replacement.

For more information, visit **www.legalplans.com**.

NATIONWIDE PET INSURANCE

Protecting your four-legged family members in an uncertain world isn't always easy. Nationwide® pet insurance helps you provide for your pets—and protect your pocketbook—by reimbursing you for eligible veterinary bills related to accidents, illnesses and more. Best of all, you'll receive preferred pricing when you sign up at work, making this peace-of-mind protection even more affordable. Plans are available for dogs, cats, birds and exotic pets, and our members are free to use any veterinarian—even specialists and emergency care providers. You are able to enroll at any time.



EMPLOYEE DISCOUNTS

PerkSpot keeps you smiling through exclusive discounts and perks and built-in recognition where you gain rewards for outstanding performance. PerkSpot offers exclusive discounts and over 30,000 national local offers on everything from travel, gyms, cellphones and more. Easy access at work, home or on the go, with new featured discount weekly emails. Sign up for an account at **fdu.perkspot.com**.

In addition to Perkspot, the following discount benefits are also available:

- AT&T offers discounts off of qualified monthly service plans and most accessories. Please visit **www.att.com/wireless/FDU** for more information.
- Verizon Wireless Employee Discount off monthly fee and accessories. Go to **www.verizonwireless.com/discounts** to sign up.
- Verizon Connections: Special offers on home entertainment and communication. Go to **www.verizon.com/connections** to sign up.
- Child Care: Receive a discount at local daycare center, The Learning Experience (Hackensack location only).
- Buyer's Edge: Offers discounted rates on appliances, automobiles, furniture, travel, etc. Learn more here: **www.fdu.edu/wp-content/uploads/2021/09/buyers-edge-flyer.pdf**.



EMPLOYEE TUITION GRANT

Regular full-time faculty and employees are eligible for Employee Tuition Grants to take credited classes at FDU. Spouses and eligible dependent children (up until the semester they turn age 24) are eligible for Employee Tuition Grants (as discussed above) but without the waiting period. For additional information, including the complete eligibility rules, limitations, exclusions, and application process, please visit the HR webpage at **hr.fdu.edu**.

TUITION EXCHANGE SCHOLARSHIP PROGRAMS

TUITION EXCHANGE (TE)

TE is a partnership of 570 colleges and universities offering competitive tuition exchange scholarships to members of faculty and employee dependent children at Fairleigh Dickinson University.

TE is available to IRS dependent children for undergraduate programs. Employees and spouses may also apply for both undergraduate and graduate programs.

Approved scholarships for undergraduate studies for IRS dependent children are granted for up to a maximum of 8 consecutive semesters or until the end of the academic year in which they turn 24. Dependent child(ren) that has a previously documented learning disability may continue eligibility for one additional academic year after turning age 24. Documentation must be submitted to FDU's liaison officer for approval.

Approval on an export basis does not guarantee approval by the importing institution. Each institution has its own eligibility rules regarding acceptance for imports. There is no deadline for applying on an export basis. However, the importing schools may have their own deadlines to approve scholarships.

TUITION EXCHANGE PROGRAM (CIC-TEP)

CIC-TEP is a partnership of 438 colleges that participate in their scholarship program. CIC-TEP is available to IRS dependent children for undergraduate studies. Employees and spouses may also apply for both undergraduate studies as well as for graduate programs. Please visit the list of schools on the CIC-TEP website to determine eligible degrees of studies as an import student.

For additional information please visit **hr.fdu.edu**. and click "Benefits."

2027 CONTRIBUTIONS

MEDICAL, RX, DENTAL, AND VISION RATE

MONTHLY COST	POS	CDHP
Employee Only	$310.89	$103.20
Employee + Spouse	$707.98	$214.59
Employee + One Child	$665.14	$177.73
Employee + Family	$782.83	$298.68

VOLUNTARY LIFE RATES

AGE	MONTHLY RATE
19-24	$0.05
25-29	$0.06
30-34	$0.08
35-39	$0.09
40-44	$0.11
45-49	$0.17
50-54	$0.37
55-59	$0.58
60-64	$0.80
65-69	$1.34
70-74	$2.36
75-99	$4.06
Child(ren)	$0.03

VOLUNTARY AD&D RATES

AGE	MONTHLY RATE
EE	$0.02
Spouse	$0.02
Child(ren)	$0.02



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