2026 Benefits Costs

MEDICAL - Per Pay Period (24 pay periods)

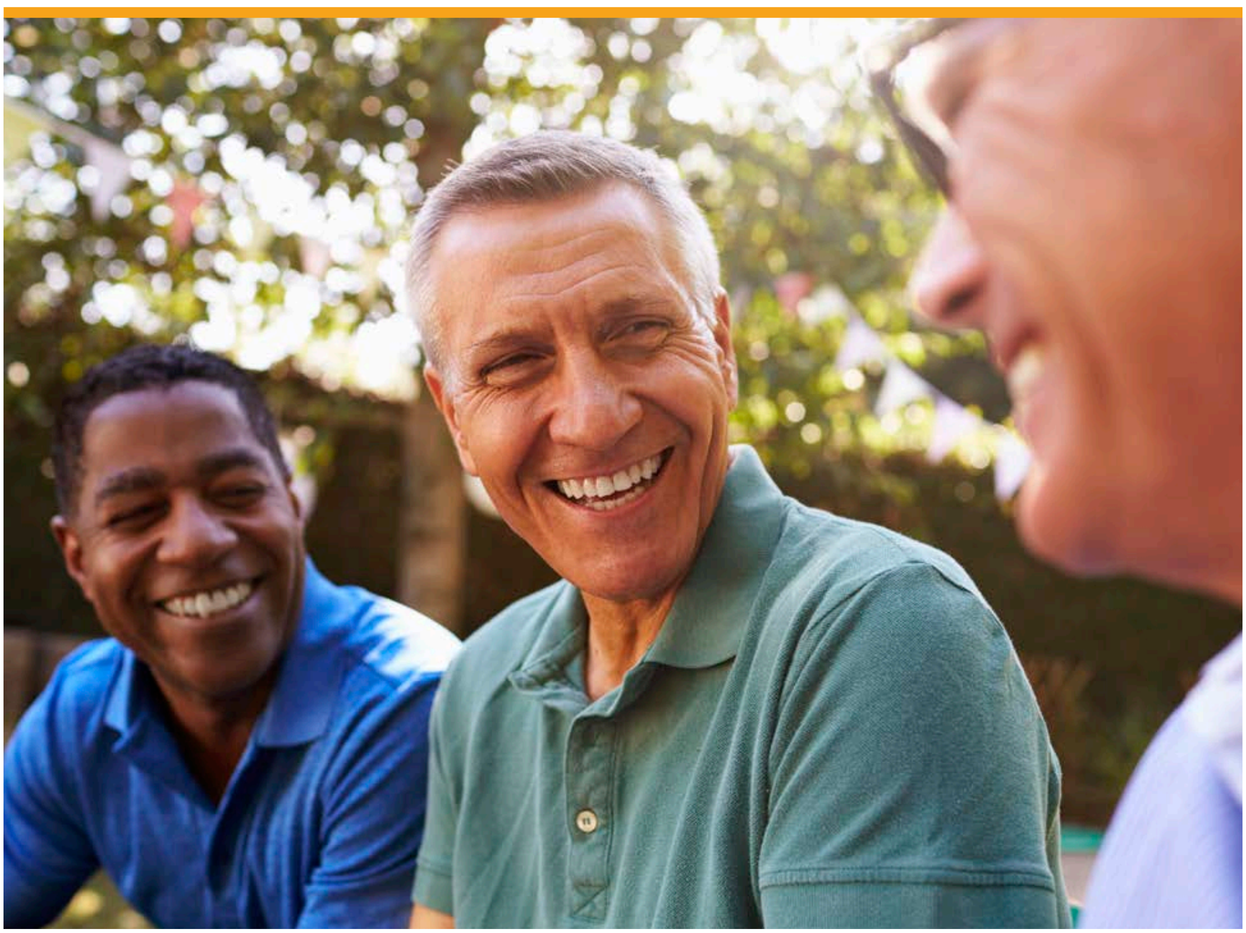
	PPO	HDP
Employee	$59.85	$34.30
Employee + Spouse	$253.75	$207.20
Employee + Child(ren)	$197.95	$161.15
Family	$326.85	$268.05

DENTAL

	DPPO	DHMO
Employee	$20.27	$4.67
Employee + Spouse	$38.27	$7.96
Employee + Child(ren)	$47.29	$10.50
Family	$65.28	$13.42

VISION

	VISION
Employee	$3.12
Employee + Spouse	$5.85
Employee + Child(ren)	$6.22
Family	$9.70



Calculating Your Optional Term Life Premium Cost

Using your annual salary on December 31, 2025, and your age on January 1, 2026, calculate your monthly Optional Term Life premium cost. To calculate your per-paycheck cost, simply multiply the monthly cost by 12 and divide by the number of 2026 payroll checks from which benefits are deducted (24).

Age	Monthly Rate - Employee Coverage	Monthly Rate - Spouse Coverage
< 25	$0.059	$0.034
25-29	$0.059	$0.034
30-34	$0.075	$0.050
35-39	$0.093	$0.068
40-44	$0.125	$0.100
45-49	$0.175	$0.150
50-54	$0.255	$0.230
55-59	$0.425	$0.400
60-64	$0.685	$0.660
65-69	$0.995	$0.970
70+	$1.775	$1.750

How to Calculate	Example
Step 1. Annual salary at December 31, 2025 rounded up to next $1,000	You are 35 years old and have an annual salary of $70,800. $70,800 – Round to the nearest $1,000 — $71,000
Step 2. Select coverage level (100%, 200%, 300%, 400%)	You elect 1x your salary in Optional Term Life coverage
Step 3. Multiply Step 1 amount by Step 2 coverage amount	$71,000 x 1 = $71,000
Step 4. Divide Step 3 amount by $1,000	$71,000 / $1,000 = 71
Step 5. Multiply Step 4 amount by appropriate rate for your age on January 1, 2026 (Optional Term Life Rate Chart, Column A)	71 x $.093 = $6.60
This is your monthly TLF premium amount	**You will pay $6.60 each month** for your Optional Term Life coverage.