

## Faculty & Staff Insurance Rates 2025

Fax: 401 -863-3158

Full Premium	\$856.82	\$1,958.65	\$1,670.49	<b>Child(ren)</b> \$2,359.41
COBRA Premium	\$873.96	\$1,997.82	\$1,703.90	\$2,359.41
COBRA Fleinium	\$073.90	\$1,997.02	\$1,703.90	\$2,400.00
Monthly He	alth Insurance Contr	ibutions for Faculty 8	Staff Working 1300+	hrs/yr *
Salary	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse - Child(ren)
Up to & incl. \$37,000	\$40.89	\$93.47	\$79.73	\$112.61
\$37,001 - \$42,000	\$61.35	\$161.91	\$138.09	\$195.04
\$42,001 - \$47,000	\$81.79	\$230.34	\$196.45	\$277.47
\$47,001 - \$52,000	\$102.24	\$298.76	\$254.81	\$359.89
\$52,001 - \$57,000	\$122.68	\$367.20	\$313.18	\$442.33
\$57,001 - \$62,000	\$143.13	\$435.61	\$371.53	\$524.76
\$62,001 - \$67,000	\$163.57	\$504.05	\$429.89	\$607.18
\$67,001 - \$72,000	\$184.03	\$572.47	\$488.26	\$689.61
\$72,001 - \$82,000	\$184.03	\$640.91	\$546.61	\$772.04
\$82,001 - \$87,000	\$184.03	\$654.36	\$558.09	\$788.26
\$87,001 - \$92,000	\$188.11	\$654.36	\$558.09	\$788.26
\$92,001 - \$97,000	\$188.11	\$673.06	\$574.04	\$810.78
\$97,001 - \$102,000	\$192.21	\$673.06	\$574.04	\$810.78
\$102,001 - \$107,000	\$192.21	\$691.76	\$589.98	\$833.31
\$107,001 - \$125,000	\$196.29	\$691.76	\$589.98	\$833.31
\$125,001 and above	\$204.47	\$710.45	\$605.94	\$855.83

Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + Child(ren)
\$700.84	\$1,598.03	\$1,366.42	\$1,924.96
\$714.86	\$1,526.21	\$1,393.75	\$1,838.45
Ith Insurance Contr	ibutions for Eaculty 8	Staff Working 1300+	bre/ur*
	\$700.84 \$714.86	\$700.84         \$1,598.03           \$714.86         \$1,526.21	\$700.84 \$1,598.03 \$1,366.42

Salary	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + Child(ren)
Up to & incl. \$50,000	\$30.42	\$113.62	\$102.62	\$136.86
\$50,001 - \$100,000	\$36.44	\$271.67	\$227.37	\$326.67
\$100,001 and above	\$44.99	\$312.57	\$250.60	\$377.48

## **Please Remember:**

- You and the University share the full premium costs shown above. Your contribution is shown below.
- Employees working less than 100% time should convert their salary to a full-time equivalent to determine their cost.
- If you are paid bi-weekly, you should divide the monthly amount by two to determine your contribution per paycheck .
- If you are paid weekly, you should divide the monthly amount by four to determine your contribution per paycheck.
- Salary tiers are rounded up from \$0.01

## \*Capped and Uncapped Faculty should contact the Benefits Office for contribution information

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse +
BCBS/UHC	\$428.41	\$979.32	\$835.24	Child(ren) \$1,179.70
CDHP	\$350.42	\$799.01	\$683.21	\$962.48
	Monthly Health I	Insurance Contributions	for Faculty & Staff	
		der 975 - 1299 & Visiting/A	• • • • • • • • • • • • • • • • • • •	
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + Child(ren)
BCBS/UHC	\$856.82	\$1,958.65	\$1,670.49	\$2,359.41
CDHP	\$700.84	\$1,496.28	\$1,366.42	\$1,802.40
	De	Ita Dental Insur	ance	
thly Contributions for		Staff (working more that		
	Fronts	and Only	Employee + 1	Employee + 2 or Mor
	Етріо	yee Only		
Comprehensive Plan	1	8.29	\$48.15	\$84.77
Plus Plan	s1 \$2 r Part Time Faculty &	8.29 7.58 Staff (working more 97	\$48.15 \$72.74 5 - 1299 hrs per year)	\$84.77 \$122.87
Plus Plan	s1 \$2 r Part Time Faculty &	8.29 17.58	\$48.15 \$72.74 5 - 1299 hrs per year) Employee + 1	\$84.77 \$122.87
Plus Plan thly Contributions for Comprehensive Plan	\$1 \$2 r Part Time Faculty & <i>Emplo</i> \$2	8.29 27.58 Staff (working more 97 byee Only 27.44	\$48.15 \$72.74 5 - 1299 hrs per year) <i>Employee</i> + 1 \$57.30	\$84.77 \$122.87 <b>Employee + 2 or Mor</b> \$93.92
Plus Plan	\$1 \$2 r Part Time Faculty & <i>Emplo</i> \$2	8.29 27.58 Staff (working more 97 byee Only	\$48.15 \$72.74 5 - 1299 hrs per year) Employee + 1	\$84.77 \$122.87 Employee + 2 or More
Plus Plan thly Contributions for Comprehensive Plan Plus Plan	st r Part Time Faculty & <i>Emplo</i> \$2 \$3	8.29 27.58 Staff (working more 97 byee Only 27.44	\$48.15 \$72.74 5 - 1299 hrs per year) <i>Employee</i> + 1 \$57.30 \$81.89	\$84.77 \$122.87 <b>Employee + 2 or Mor</b> \$93.92
Plus Plan thly Contributions for Comprehensive Plan Plus Plan	staff (wor	8.29 27.58 Staff (working more 97 byee Only 27.44 66.73	\$48.15 \$72.74 5 - 1299 hrs per year) <i>Employee</i> + 1 \$57.30 \$81.89	\$84.77 \$122.87 <b>Employee + 2 or More</b> \$93.92 \$132.02
Plus Plan thly Contributions for Comprehensive Plan Plus Plan thly Contributions for Comprehensive Plan	si r Part Time Faculty & <i>Emplo</i> \$2 \$3 r Faculty & Staff (wor <i>Emplo</i>	8.29 7.58 <b>Staff (working more 97</b> <b>byee Only</b> 7.44 6.73	\$48.15 \$72.74 5 - 1299 hrs per year) <i>Employee + 1</i> \$57.30 \$81.89 year) <i>Employee + 1</i> \$66.45	\$84.77 \$122.87 <b>Employee + 2 or More</b> \$93.92 \$132.02 <b>Employee + 2 or More</b> \$103.07
Plus Plan thly Contributions for Comprehensive Plan Plus Plan thly Contributions for	si r Part Time Faculty & <i>Emplo</i> \$2 \$3 r Faculty & Staff (wor <i>Emplo</i> \$3	8.29 7.58 Staff (working more 97 byee Only 7.44 6.73 King under 975 hrs per y byee Only	\$48.15 \$72.74 5 - 1299 hrs per year) <i>Employee</i> + 1 \$57.30 \$81.89 year) <i>Employee</i> + 1	\$84.77 \$122.87 <b>Employee + 2 or More</b> \$93.92 \$132.02 <b>Employee + 2 or More</b>
Plus Plan thly Contributions for Comprehensive Plan Plus Plan thly Contributions for Comprehensive Plan	si r Part Time Faculty & <i>Emplo</i> \$2 \$3 r Faculty & Staff (wor <i>Emplo</i> \$3 \$4	8.29 7.58 <b>Staff (working more 97</b> <b>syee Only</b> 7.44 6.73 <b>king under 975 hrs per y</b> <b>syee Only</b> 6.59 5.88	\$48.15 \$72.74 5 - 1299 hrs per year) <i>Employee + 1</i> \$57.30 \$81.89 year) <i>Employee + 1</i> \$66.45	\$84.77 \$122.87 <b>Employee + 2 or More</b> \$93.92 \$132.02 <b>Employee + 2 or More</b> \$103.07
Plus Plan thly Contributions for Comprehensive Plan Plus Plan thly Contributions for Comprehensive Plan Plus Plan Plus Plan Plus Plan	si file f Part Time Faculty & <i>Emplo</i> \$2 \$3 F Faculty & Staff (wor <i>Emplo</i> \$3 \$4 F coverage under CO	8.29 7.58 <b>Staff (working more 97</b> <b>syee Only</b> 7.44 6.73 <b>king under 975 hrs per y</b> <b>syee Only</b> 6.59 5.88	\$48.15 \$72.74 5 - 1299 hrs per year) <i>Employee + 1</i> \$57.30 \$81.89 year) <i>Employee + 1</i> \$66.45	\$84.77 \$122.87 <b>Employee + 2 or More</b> \$93.92 \$132.02 <b>Employee + 2 or More</b> \$103.07 \$141.17
Plus Plan thly Contributions for Comprehensive Plan Plus Plan thly Contributions for Comprehensive Plan Plus Plan Plus Plan Plus Plan	si si r Part Time Faculty & Emplo \$2 \$3 r Faculty & Staff (wor Emplo \$3 \$4 r coverage under COl Emplo	8.29 7.58 <b>Staff (working more 97</b> <b>byee Only</b> 7.44 6.73 <b>tking under 975 hrs per 9</b> <b>byee Only</b> 6.59 5.88	\$48.15 \$72.74 5 - 1299 hrs per year) <i>Employee</i> + 1 \$57.30 \$81.89 year) <i>Employee</i> + 1 \$66.45 \$91.04	\$84.77 \$122.87 <b>Employee + 2 or More</b> \$93.92 \$132.02 <b>Employee + 2 or More</b> \$103.07 \$141.17
Plus Plan thly Contributions for Comprehensive Plan Plus Plan thly Contributions for Comprehensive Plan Plus Plan thly Contributions for Plus Plan thly Contributions for	si si r Part Time Faculty & Emplo \$2 \$3 r Faculty & Staff (wor Emplo \$3 \$4 r coverage under CO Emplo \$3 \$4	8.29 7.58 Staff (working more 97 byee Only 7.44 6.73 King under 975 hrs per 9 byee Only 6.59 5.88 BRA byee Only	\$48.15 \$72.74 5 - 1299 hrs per year) Employee + 1 \$57.30 \$81.89 year) Employee + 1 \$66.45 \$91.04 Employee + 1	\$84.77 \$122.87 Employee + 2 or More \$93.92 \$132.02 Employee + 2 or More \$103.07 \$141.17 Employee + 2 or More
Plus Plan thly Contributions for Comprehensive Plan Plus Plan thly Contributions for Comprehensive Plan Plus Plan thly Contributions for Comprehensive Plan	si si r Part Time Faculty & Emplo \$2 \$3 r Faculty & Staff (wor Emplo \$3 \$4 r coverage under COI Emplo \$3 \$4	8.29 7.58 <b>Staff (working more 97</b> <b>syee Only</b> 7.44 6.73 <b>king under 975 hrs per y</b> <b>yee Only</b> 6.59 5.88 <b>BRA</b> <b>yee Only</b> 6.59 5.88	\$48.15 \$72.74 5 - 1299 hrs per year) Employee + 1 \$57.30 \$81.89 year) Employee + 1 \$66.45 \$91.04 Employee + 1 \$67.78 \$92.86	\$84.77 \$122.87 Employee + 2 or More \$93.92 \$132.02 Employee + 2 or More \$103.07 \$141.17 Employee + 2 or More \$105.13
Plus Plan thly Contributions for Comprehensive Plan thly Contributions for Comprehensive Plan Comprehensive Plan Plus Plan thly Contributions for Comprehensive Plan Plus Plan	si si si si si si si si si si	8.29 7.58 Staff (working more 97 byee Only 7.44 6.73 King under 975 hrs per y byee Only 6.59 5.88 BRA byee Only 6.39 5.88 BRA byee Only 6.39 5.88	\$48.15 \$72.74 5 - 1299 hrs per year) Employee + 1 \$57.30 \$81.89 year) Employee + 1 \$66.45 \$91.04 Employee + 1 \$67.78 \$92.86	\$84.77 \$122.87 <b>Employee + 2 or More</b> \$93.92 \$132.02 <b>Employee + 2 or More</b> \$103.07 \$141.17 <b>Employee + 2 or More</b> \$105.13
Plus Plan thly Contributions for Comprehensive Plan Plus Plan thly Contributions for Comprehensive Plan Plus Plan thly Contributions for Comprehensive Plan	si si si si si si si si si si	8.29 7.58 Staff (working more 97 byee Only 7.44 6.73 King under 975 hrs per y byee Only 6.59 5.88 BRA byee Only 6.39 5.88 BRA byee Only 6.39 5.88	\$48.15 \$72.74 5 - 1299 hrs per year) <i>Employee</i> + 1 \$57.30 \$81.89 year) <i>Employee</i> + 1 \$66.45 \$91.04 <i>Employee</i> + 1 \$66.7.78 \$92.86	\$84.77 \$122.87 <b>Employee + 2 or More</b> \$93.92 \$132.02 <b>Employee + 2 or More</b> \$103.07 \$141.17 <b>Employee + 2 or More</b> \$105.13

 Employee Only
 Employee + 1
 Employee + 2 or More

 \$7.53
 \$15.11
 \$24.29