



2026 Insurance Premium Costs

Premiums are deducted bi-weekly.

- New Hires / Terminations: Premiums are prorated based on days covered in the pay period.
- Election Changes: Premium changes take effect the pay period after the coverage change date.
- Loss of Eligibility: Premiums are charged through the pay period before coverage ends.

Insurance Plan	Coverage Level	Full Premium payroll deduction	Your Cost after Benefit Credits*	Your Cost after Benefit Credits* and Wellness Credit**
MEDICAL				
NationalONE 50% Coinsurance*** (Formerly Empower HRA)	Employee	\$275.00	\$35.00	\$5.25
	Family	\$609.85	\$369.85	\$340.10
Empower HSA***	Employee	\$245.25	\$5.25	\$(24.50)
	Family	\$395.00	\$155.00	\$125.25
Delta Dental PPO Plus Premier***	Employee	\$16.00	\$0.00	
	Spouse or Child(ren)	\$37.62	\$21.62	
	Family	\$49.95	\$33.95	
Basic Life and AD&D \$50,000***	Employee	\$3.22	\$0.00	
Short Term Disability	Employee	\$5.60	\$0.00	
Long Term Disability	Employee	\$5.60	\$0.00	
EyeMed Vision***	Employee Plus One Family	\$2.43 \$4.62 \$6.78		
Supplemental Life and AD&D	Employee / Spouse	Determined by age of covered person and coverage amount	<u>Monthly Rate</u> <u>per \$1,000 of Coverage:</u> \$0.111 \$0.120 \$0.138 \$0.192 \$0.299 \$0.468 \$0.709 \$1.084 \$1.913 \$3.499	<u>Age:</u> Under 30 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70 and over
	Child(ren)		\$0.141 covers all enrolled children	

*BENEFIT CREDITS

SEH Benefit Credits provide an additional \$3.38 per hour to apply towards your premium costs:

\$3.00 per hour: Medical
 \$0.20 per hour: Dental
 \$0.04 per hour: Basic Life and AD&D
 \$0.07 per hour: Short Term Disability
 \$0.07 per hour: Long Term Disability

Working 40 hours per week earns **\$270.40** in Benefit Credits to **reduce your biweekly insurance premium costs:**

\$240.00 Medical
 \$ 16.00 Dental
 \$ 3.22 Basic Life and AD&D
 \$ 5.60 Short Term Disability
 \$ 5.60 Long Term Disability

*** The Wellness Credit is \$29.75 per pay period and must be elected (if eligible) to receive the credit. First-time SEH Medical enrollees are automatically eligible. All others must earn eligibility through the Physician Engagement program.*

****Premiums are deducted pre-tax.*

Domestic Partner premiums are deducted post-tax and the value of the coverage is taxed per IRS regulations.