

Your 2024 Monthly Cost of Coverage



Medical, Dental and Vision Coverage

	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
BCBS CF Standard PPO	\$166.40	\$431.60	\$264.16	\$616.72
BCBS Advantage PPO with HSA	\$132.08	\$370.24	\$220.48	\$534.56
Cigna Dental PPO	\$7.14	\$15.30	\$20.40	\$33.66
Cigna Vision	\$3.00	\$6.00	\$6.00	\$10.00

Employee and Spouse Voluntary Life Insurance*

Employee – 1x, 2x, 3x, 4x or 5x annual base salary up to \$1M maximum.

Spouse – You must elect employee voluntary life to elect coverage for your spouse. You can elect coverage in \$10,000 increments, up to a maximum of \$500,000.

Premiums shown are per \$1,000 of coverage based on employee age.

Under Age 24	\$0.050
Age 25 – 29	\$0.060
Age 30 – 34	\$0.080
Age 35 – 39	\$0.090
Age 40 – 44	\$0.109
Age 45 – 49	\$0.163
Age 50 – 54	\$0.256
Age 55 – 59	\$0.466
Age 60 – 64	\$0.660
Age 65 – 69	\$1.270
Age 70+	\$2.060
Child (Increments of \$5,000)	
Premium shown is per \$5,000 of coverage (Maximum: \$20,000)	\$0.93

***Newly eligible employees:** Evidence of insurability required for amounts over 4x annual base salary or \$400,000.

Current employees: During Annual Enrollment this year, evidence of insurability will be required for amounts over 4x annual base salary or \$400,000 (whichever is less) only.

Newly eligible spouses: Evidence of insurability required for amounts over \$50,000.

Current spouses: Evidence of insurability required for initial elections and coverage increases.

Voluntary AD&D

Employee Only (Increments of \$50,000)	
Premium shown is per \$50,000 of coverage (Maximum: \$500,000)	\$1.40
Spouse Only (Increments of \$50,000)	
Premium shown is per \$50,000 of coverage (Maximum: \$500,000)	\$1.40
Child Only (Increments of \$5,000)	
Premium shown is per \$5,000 of coverage (Maximum: \$20,000)	\$0.14

Annual Enrollment 2024

During Annual Enrollment this year, you can elect or increase coverage up to the guaranteed issue (GI) amount for you and your spouse without providing evidence of insurability (EOI):

- **For yourself** – The lesser of 4x annual base salary or \$400,000
- **For your spouse** – Up to \$50,000