

# Your 2023 Monthly Cost of Coverage



## Medical, Dental & Vision Coverage

### Best Premium

If you and your covered spouse have completed Best Premium by November 1, 2022, you both will receive \$400 (up to \$800) toward your 2023 medical premiums. This will be reflected on your paystub as a reduction in your bi-weekly cost for medical 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 & Spouse Voluntary Life Insurance\*

Employee – 1x, 2x, 3x, 4x or 5x annual base salary.  
 Spouse – Increments of \$10,000 up to 50% of employee.  
 Premiums shown are per \$1,000 of coverage based on employee age (Maximum benefit: \$1 million).

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
<b>Child (Increments of \$5,000)</b>	
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: Evidence of insurability required for initial elections and coverage increases.  
 Newly eligible spouses: Evidence of insurability required for amounts over \$50,000.  
 Current spouses: Evidence of insurability required for initial elections and coverage increases.*

## Supplemental Long-Term Disability\*\*

CF provides basic LTD of 50% of base salary, up to \$5,000 per month. Supplemental LTD coverage increases the benefit to 60% of base salary, up to \$10,000 per month.

Premiums shown are per \$100 of monthly salary (Maximum monthly benefit: \$10,000)	\$0.218
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*\*\*Newly eligible employees: Evidence of insurability is not required for Supplemental LTD.  
 Current employees: Evidence of Insurability is required if electing Supplemental LTD for the first time.*

## Voluntary AD&D

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