

## 2025 Benefit Premiums

# Hourly rate of \$33.67 to \$72.12

Premiums are shown per paycheck, deducted 26 pay periods per year.



■ **Medical Plan (Before-Tax)** Includes prescription and behavioral health coverage.

|                                       | PPO Plus Plan       |                       | PPO Standard Plan   |                       | HDHP                |                       |
|---------------------------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|-----------------------|
|                                       | Wellness Incentive* | no Wellness Incentive | Wellness Incentive* | no Wellness Incentive | Wellness Incentive* | no Wellness Incentive |
| <b>Full-Time</b>                      |                     |                       |                     |                       |                     |                       |
| Team Member                           | \$43.45             | \$68.45               | \$18.92             | \$43.92               | \$13.38             | \$38.38               |
| Team Member + Spouse                  | \$155.04            | \$180.04              | \$98.31             | \$123.31              | \$69.69             | \$94.69               |
| Team Member + Children                | \$128.71            | \$153.71              | \$78.46             | \$103.46              | \$39.23             | \$64.23               |
| Family                                | \$166.90            | \$191.90              | \$106.62            | \$131.62              | \$87.69             | \$112.69              |
| <b>Part-Time 1 and Weekend Option</b> |                     |                       |                     |                       |                     |                       |
| Team Member                           | \$107.08            | \$132.08              | \$87.23             | \$112.23              | \$60.00             | \$85.00               |
| Team Member + Spouse                  | \$291.23            | \$316.23              | \$232.62            | \$257.62              | \$177.23            | \$202.23              |
| Team Member + Children                | \$239.08            | \$264.08              | \$203.08            | \$228.08              | \$144.92            | \$169.92              |
| Family                                | \$296.31            | \$321.31              | \$250.62            | \$275.62              | \$212.31            | \$237.31              |
| <b>Part-Time 2</b>                    |                     |                       |                     |                       |                     |                       |
| Team Member                           | \$289.85            | \$314.85              | \$208.62            | \$233.62              | \$139.38            | \$164.38              |
| Team Member + Spouse                  | \$710.31            | \$735.31              | \$549.23            | \$574.23              | \$399.69            | \$424.69              |
| Team Member + Children                | \$624.92            | \$649.92              | \$484.15            | \$509.15              | \$335.08            | \$360.08              |
| Family                                | \$764.77            | \$789.77              | \$591.23            | \$616.23              | \$429.23            | \$454.23              |

\*Team Members who meet the requirements for the Wellness Incentive receive \$25.00 per paycheck towards the cost of medical plan premiums.

■ **Dental Plan (Before-Tax)**

|                                       | Delta Dental | Delta Dental Buy-Up |
|---------------------------------------|--------------|---------------------|
| <b>Full-Time</b>                      |              |                     |
| Team Member                           | \$4.06       | \$6.45              |
| Team Member + Spouse                  | \$8.88       | \$12.07             |
| Team Member + Children                | \$12.69      | \$22.69             |
| Family                                | \$17.77      | \$32.40             |
| <b>Part-Time 1 and Weekend Option</b> |              |                     |
| Team Member                           | \$10.12      | \$12.51             |
| Team Member + Spouse                  | \$18.38      | \$21.57             |
| Team Member + Children                | \$26.26      | \$36.26             |
| Family                                | \$36.76      | \$51.39             |
| <b>Part-Time 2</b>                    |              |                     |
| Team Member                           | \$12.94      | \$15.33             |
| Team Member + Spouse                  | \$25.88      | \$29.07             |
| Team Member + Children                | \$29.76      | \$39.77             |
| Family                                | \$42.06      | \$56.69             |

■ **Vision Plan (Before-Tax)**

|                                       | Standard Plan | Buy-Up Plan |
|---------------------------------------|---------------|-------------|
| <b>Full-Time</b>                      |               |             |
| Team Member                           | \$1.05        | \$2.62      |
| Team Member + Spouse                  | \$2.47        | \$7.21      |
| Team Member + Children                | \$2.47        | \$7.21      |
| Family                                | \$2.47        | \$7.21      |
| <b>Part-Time 1 and Weekend Option</b> |               |             |
| Team Member                           | \$1.58        | \$3.15      |
| Team Member + Spouse                  | \$3.70        | \$8.44      |
| Team Member + Children                | \$3.70        | \$8.44      |
| Family                                | \$3.70        | \$8.44      |
| <b>Part-Time 2</b>                    |               |             |
| Team Member                           | \$2.63        | \$4.20      |
| Team Member + Spouse                  | \$6.17        | \$10.91     |
| Team Member + Children                | \$6.17        | \$10.91     |
| Family                                | \$6.17        | \$10.91     |

### ■ Supplemental Employee Life Insurance *(After-Tax)*

| Per \$1,000 of coverage (rounded) |         |
|-----------------------------------|---------|
| Your Age                          |         |
| Under 25                          | \$0.023 |
| 25 – 29                           | \$0.028 |
| 30 – 34                           | \$0.037 |
| 35 – 39                           | \$0.042 |
| 40 – 44                           | \$0.046 |
| 45 – 49                           | \$0.069 |
| 50 – 54                           | \$0.106 |
| 55 – 59                           | \$0.198 |
| 60 – 64                           | \$0.305 |
| 65 – 69                           | \$0.586 |
| 70 and older                      | \$0.951 |

### ■ Spouse Life Insurance *(After-Tax)*

| Per \$1,000 of coverage (rounded) |         |
|-----------------------------------|---------|
| Your Spouse's Age                 |         |
| Under 25                          | \$0.027 |
| 25 – 29                           | \$0.032 |
| 30 – 34                           | \$0.042 |
| 35 – 39                           | \$0.048 |
| 40 – 44                           | \$0.053 |
| 45 – 49                           | \$0.080 |
| 50 – 54                           | \$0.122 |
| 55 – 59                           | \$0.228 |
| 60 – 64                           | \$0.350 |
| 65 – 69                           | \$0.674 |
| 70 and older                      | \$1.093 |

### ■ Child Life Insurance *(After-Tax)*

| Coverage |        |
|----------|--------|
| \$ 2,500 | \$0.18 |
| \$ 5,000 | \$0.37 |
| \$10,000 | \$0.74 |

### ■ AD&D *(After-Tax)*

|                       |   |
|-----------------------|---|
| Spouse                | \$0.012 per \$1,000 of benefit coverage |
| Child                 | \$0.012 per \$1,000 of benefit coverage |
| Supplemental Employee | \$0.010 per \$1,000 of benefit coverage |

### ■ LTD Buy-Up *(After-Tax)*

|  |
|--|
| \$0.06 per \$100 of monthly covered income |
|--|

### ■ MetLife Legal *(After-Tax)*

|           |        |          |        |
|-----------|--------|----------|--------|
| High Plan | \$7.62 | Low Plan | \$3.81 |
|-----------|--------|----------|--------|

## Employment Status Definitions

- **Full-Time Team Members:** have a regular schedule of at least 70 hours per pay period (FTE of .875 to 1.0).
- **Part-Time 1 Team Members:** have a regular schedule of 32 to 69 hours per pay period (FTE at least .40 but less than .875).
- **Part-Time 2 Team Members:** have a regular schedule of less than 32 hours per pay period (FTE less than .40).
- **Weekend Option Team Members:** have a regular schedule with a specified time commitment for weekend coverage.
- **PRN Team Members:** do not have a regular schedule but work on an “as needed” basis.

All team members are eligible to pay the full-time rates for the medical plan if they have an FTE of .75 or worked an average of 30 hours per week during the prior year. HR counts your hours each September and will let you know if you qualify for the upcoming plan year.

**NOTE:** If you aren't sure what your hourly rate is, you can find it by logging onto Oracle. From your home page, click *Show More* then scroll to “Compensation.” Select *My Compensation* to see your hourly rate.