

City of Belen

Biweekly Insurance Rates FY2022

July 1, 2021 - June 30, 2022

Medical Insurance Employee pays 10% City pays 90%			
Presbyterian My Care Health Plan			
	Employee*	City	Total
Single	27.44	246.98	274.42
Couple	55.84	502.51	558.35
S/Parent	44.08	396.73	440.81
Family	80.58	725.24	805.82

Dental Insurance Employee pays 100% City pays 0%			
Delta Dental			
	Employee*	City	Total
Single	16.14	0.00	16.14
Couple	32.63	0.00	32.63
S/Parent	35.85	0.00	35.85
Family	48.53	0.00	48.53

Vision Insurance Employee pays 100% City pays 0%			
Davis Vision			
	Employee*	City	Total
Single	2.36	0.00	2.36
Couple	4.73	0.00	4.73
S/Parent	5.06	0.00	5.06
Family	8.23	0.00	8.23

Basic Life and AD&D	
Mutual of Omaha (100% Paid by the City equal to 140% of gross annual salary up to a maximum of \$50,000)	
Minimum	Maximum
\$25,000	\$50,000

Long-Term Disability Insurance		Employee Paid
Mutual of Omaha		Monthly Benefit = 60% base salary
Age	Rate per \$100 of BW Salary	
	BW Rate*	
<30	0.1090	
30-39	0.1690	
40-44	0.2230	
45-49	0.3205	
50-54	0.4175	
55-59	0.4980	
60+	0.5150	

Voluntary Term Life		Employee Paid
Mutual of Omaha Biweekly Rates Per \$1,000		
Age	Smoker	Non Smoker
<30	0.0430	0.0185
30-34	0.0545	0.0250
35-39	0.0905	0.0430
40-44	0.1270	0.0665
45-49	0.2395	0.1325
50-54	0.3615	0.1985
55-59	0.5285	0.2885
60-64	0.6720	0.3725
65-69	0.9950	0.5580
70-74	1.8990	1.0540
75+	2.9485	1.6405

Accident Insurance		Employee Paid
The Hartford		BW Rates*
Single	4.10	
Couple	6.45	
S/Parent	6.99	
Family	10.94	

Mutual of Omaha Dependent Child Term Life	
Coverage	BW Rates*
\$2,500	0.26
\$5,000	0.52
\$7,500	0.78
\$10,000	1.04

Critical Illness Insurance		Employee Paid
Benefit Amount	\$15,000	\$30,000
Single	12.42	24.25
Couple	18.30	35.47
S/Parent	13.62	26.29
Family	19.70	37.85

Legal Insurance		Employee Paid
ARAG Legal		BW Rates*
Single	9.35	
Employee +1	11.65	
Family	11.95	

* Biweekly = monthly times 12 divided by 24