## Sandoval County Biweekly Insurance Rates FY2022
### July 1, 2021 - June 30, 2022

<table>
<thead>
<tr>
<th>Medical Insurance</th>
<th>Employee pays 30% ER pays 70%</th>
<th>Presbyterian My Care Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee* County Total</td>
<td>County Total</td>
</tr>
<tr>
<td>Single</td>
<td>75.99 177.32 253.31</td>
<td>192.33</td>
</tr>
<tr>
<td>Couple</td>
<td>154.62 360.78 515.40</td>
<td>385.42</td>
</tr>
<tr>
<td>S/Parent</td>
<td>122.07 284.83 406.90</td>
<td>359.79</td>
</tr>
<tr>
<td>Family</td>
<td>223.15 520.68 743.83</td>
<td>423.67</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vision Insurance</th>
<th>Employee pays 100%</th>
<th>Davis Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee* County Total</td>
<td>County Total</td>
</tr>
<tr>
<td>Single</td>
<td>2.18 0.00 2.18</td>
<td>2.18</td>
</tr>
<tr>
<td>Couple</td>
<td>4.37 0.00 4.37</td>
<td>4.37</td>
</tr>
<tr>
<td>S/Parent</td>
<td>4.67 0.00 4.67</td>
<td>4.67</td>
</tr>
<tr>
<td>Family</td>
<td>7.60 0.00 7.60</td>
<td>7.60</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Short-Term Disability Insurance</th>
<th>Employee Pays 100%</th>
<th>Mutual of Omaha Weekly Benefit = 60% base salary Rate per $10 of Weekly Benefit BW Rate*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Emp Rate</td>
<td>ER Rate</td>
</tr>
<tr>
<td>&lt;30</td>
<td>0.0302</td>
<td>0.0704</td>
</tr>
<tr>
<td>30-39</td>
<td>0.0468</td>
<td>0.1092</td>
</tr>
<tr>
<td>40-44</td>
<td>0.0618</td>
<td>0.1440</td>
</tr>
<tr>
<td>45-49</td>
<td>0.0888</td>
<td>0.2070</td>
</tr>
<tr>
<td>50-54</td>
<td>0.1156</td>
<td>0.2698</td>
</tr>
<tr>
<td>55-59</td>
<td>0.1379</td>
<td>0.3218</td>
</tr>
<tr>
<td>60+</td>
<td>0.1426</td>
<td>0.3328</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Accident Insurance</th>
<th>Employee Paid</th>
<th>The Hartford</th>
</tr>
</thead>
<tbody>
<tr>
<td>BW Rates*</td>
<td></td>
<td>Longitude</td>
</tr>
<tr>
<td>Single</td>
<td>3.78</td>
<td>3.78</td>
</tr>
<tr>
<td>Couple</td>
<td>5.95</td>
<td>5.95</td>
</tr>
<tr>
<td>S/Parent</td>
<td>6.45</td>
<td>6.45</td>
</tr>
<tr>
<td>Family</td>
<td>10.09</td>
<td>10.09</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Critical Illness Insurance</th>
<th>Employee Paid</th>
<th>Benefit Amount</th>
<th>$ 15,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Amount</td>
<td>$ 15,000</td>
<td></td>
<td>$30,000</td>
</tr>
<tr>
<td>Single</td>
<td>11.46</td>
<td>22.38</td>
<td></td>
</tr>
<tr>
<td>Couple</td>
<td>16.89</td>
<td>32.74</td>
<td></td>
</tr>
<tr>
<td>S/Parent</td>
<td>12.57</td>
<td>24.27</td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>18.18</td>
<td>34.93</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dental Insurance</th>
<th>Employee pays 30% ER pays 70%</th>
<th>Delta Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee* County Total</td>
<td>County Total</td>
</tr>
<tr>
<td>Single</td>
<td>4.47 10.42 14.89</td>
<td>14.89</td>
</tr>
<tr>
<td>Couple</td>
<td>9.04 21.08 30.12</td>
<td>30.12</td>
</tr>
<tr>
<td>S/Parent</td>
<td>9.93 23.16 33.09</td>
<td>33.09</td>
</tr>
<tr>
<td>Family</td>
<td>13.44 31.36 44.80</td>
<td>44.80</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vision Insurance</th>
<th>Employee pays 100%</th>
<th>Davis Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee* County Total</td>
<td>County Total</td>
</tr>
<tr>
<td>Single</td>
<td>2.18 0.00 2.18</td>
<td>2.18</td>
</tr>
<tr>
<td>Couple</td>
<td>4.37 0.00 4.37</td>
<td>4.37</td>
</tr>
<tr>
<td>S/Parent</td>
<td>4.67 0.00 4.67</td>
<td>4.67</td>
</tr>
<tr>
<td>Family</td>
<td>7.60 0.00 7.60</td>
<td>7.60</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Basic Life and AD&amp;D</th>
<th>Employee pays 30% ER pays 70%</th>
<th>Mutual of Omaha Coverage Equal to Enrolled Amounts Per Thousand.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Minimum</td>
<td>Maximum</td>
</tr>
<tr>
<td></td>
<td>Employee</td>
<td>County</td>
</tr>
<tr>
<td></td>
<td>0.02838</td>
<td>0.06623</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Long-Term Disability Insurance</th>
<th>Employee Pays 100%</th>
<th>Mutual of Omaha Monthly Benefit = 60% base salary Rate per $100 of BW Salary BW Rate*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Emp Rate</td>
<td>ER Rate</td>
</tr>
<tr>
<td>&lt;30</td>
<td>0.0397</td>
<td>0.0614</td>
</tr>
<tr>
<td>30-39</td>
<td>0.0835</td>
<td>0.1172</td>
</tr>
<tr>
<td>40-44</td>
<td>0.1156</td>
<td>0.1440</td>
</tr>
<tr>
<td>45-49</td>
<td>0.1156</td>
<td>0.1440</td>
</tr>
<tr>
<td>50-54</td>
<td>0.3337</td>
<td>0.4878</td>
</tr>
<tr>
<td>55-59</td>
<td>0.4878</td>
<td>0.7217</td>
</tr>
<tr>
<td>60-64</td>
<td>0.6203</td>
<td>1.7529</td>
</tr>
<tr>
<td>65-69</td>
<td>0.9185</td>
<td>2.7217</td>
</tr>
<tr>
<td>70-74</td>
<td>1.7529</td>
<td>2.7217</td>
</tr>
<tr>
<td>75+</td>
<td>2.7217</td>
<td>2.7217</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Voluntary Term Life</th>
<th>Employee Pays 100%</th>
<th>Mutual of Omaha Biweekly Rates Per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Smoker</td>
<td>Non Smoker</td>
</tr>
<tr>
<td>&lt;30</td>
<td>0.0397</td>
<td>0.0171</td>
</tr>
<tr>
<td>30-34</td>
<td>0.0503</td>
<td>0.0231</td>
</tr>
<tr>
<td>35-39</td>
<td>0.0835</td>
<td>0.0397</td>
</tr>
<tr>
<td>40-44</td>
<td>0.1172</td>
<td>0.0614</td>
</tr>
<tr>
<td>45-49</td>
<td>0.2211</td>
<td>0.1223</td>
</tr>
<tr>
<td>50-54</td>
<td>0.3337</td>
<td>0.1832</td>
</tr>
<tr>
<td>55-59</td>
<td>0.4878</td>
<td>0.2663</td>
</tr>
<tr>
<td>60-64</td>
<td>0.6203</td>
<td>0.3438</td>
</tr>
<tr>
<td>65-69</td>
<td>0.9185</td>
<td>0.5151</td>
</tr>
<tr>
<td>70-74</td>
<td>1.7529</td>
<td>0.9729</td>
</tr>
<tr>
<td>75+</td>
<td>2.7217</td>
<td>1.5143</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mutual of Omaha Dependent Child Term Life</th>
<th>Coverage</th>
<th>BW Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500</td>
<td>0.24</td>
<td></td>
</tr>
<tr>
<td>$5,000</td>
<td>0.48</td>
<td></td>
</tr>
<tr>
<td>$7,500</td>
<td>0.72</td>
<td></td>
</tr>
<tr>
<td>$10,000</td>
<td>0.96</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Legal Insurance</th>
<th>Employee Paid</th>
<th>ARAG Legal</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee*</td>
<td>Single</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8.63</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Employee +1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10.75</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Family</td>
</tr>
<tr>
<td></td>
<td></td>
<td>11.03</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Flexible Spending Account</th>
<th>P&amp;A (medical, dependent care, parking or transit fee) County Pays $2.65 Monthly Fee for Flex and Debit Card</th>
</tr>
</thead>
</table>

* Biweekly = monthly times 12 divided by 26