

Los Ranchos Village

Biweekly Insurance Rates FY2022

July 1, 2021 - June 30, 2022

Medical Insurance		Employee pays 30% ER pays 70%	
Presbyterian My Care Health Plan			
	Employee*	Village	Total
Single	75.99	177.32	253.31
Couple	154.62	360.78	515.40
S/Parent	122.07	284.83	406.90
Family	223.15	520.68	743.83

Dental Insurance		Employee pays 50% ER pays 50%	
Delta Dental			
	Employee*	Village	Total
Single	7.45	7.44	14.89
Couple	15.06	15.06	30.12
S/Parent	16.55	16.54	33.09
Family	22.40	22.40	44.80

Vision Insurance		Employee pays 100% ER pays 0%	
Davis Vision			
	Employee*	Village	Total
Single	2.18	0.00	2.18
Couple	4.37	0.00	4.37
S/Parent	4.67	0.00	4.67
Family	7.60	0.00	7.60

Voluntary Term Life		Employee Paid	
Mutual of Omaha Biweekly Rates Per \$1,000			
Age	Smoker	Non Smoker	
<30	0.0397	0.0171	
30-34	0.0503	0.0231	
35-39	0.0835	0.0397	
40-44	0.1172	0.0614	
45-49	0.2211	0.1223	
50-54	0.3337	0.1832	
55-59	0.4878	0.2663	
60-64	0.6203	0.3438	
65-69	0.9185	0.5151	
70-74	1.7529	0.9729	
75+	2.7217	1.5143	

Short-Term Disability Insurance		Employee Paid	
Mutual of Omaha			
Weekly Benefit = 60% base salary			
Rate per \$10 of Weekly Benefit			
BW Rate*			
All Ages		0.1482	

Long-Term Disability Insurance		Employee Paid	
Mutual of Omaha			
Monthly Benefit = 60% base salary			
Rate per \$100 of BW Salary			
Age	BW Rate*		
<30	0.1006		
30-39	0.1560		
40-44	0.2058		
45-49	0.2958		
50-54	0.3854		
55-59	0.4597		
60+	0.4754		

Mutual of Omaha Dependent Child Term Life	
Coverage	BW Rate
\$2,500	0.24
\$5,000	0.48
\$7,500	0.72
\$10,000	0.96

* Biweekly = monthly times 12 divided by 26