

RESIDENTS CONTRIBUTION RATES (HIRED BEFORE 1/1/2015)

UHC MEDICAL COVERAGE

RESIDENTS (HIRED BEFORE 1/1/2015)
WITH BASE SALARY ≤\$35,000

MONTHLY		BI-WEEKLY	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions

CHOICE PLUS-HIGH DEDUCTIBLE HEALTH PLAN

EE	\$15.00	\$444.95	\$6.92	\$205.36
EE+SP/DP	\$84.00	\$881.90	\$38.77	\$407.03
EE+ Child(ren)	\$63.00	\$787.91	\$29.08	\$363.65
Family	\$142.00	\$1,283.85	\$65.54	\$592.55

CHOICE PLUS-BASIC

EE	\$24.00	\$457.81	\$11.08	\$211.30
EE+SP/DP	\$154.00	\$857.80	\$71.08	\$395.91
EE+ Child(ren)	\$129.33	\$762.01	\$59.69	\$351.70
Family	\$246.67	\$1,246.93	\$113.85	\$575.51

CHOICE PLUS-MEDIUM

EE	\$114.00	\$399.55	\$52.62	\$184.41
EE+SP/DP	\$358.00	\$720.46	\$165.23	\$332.52
EE+ Child(ren)	\$295.00	\$655.07	\$136.15	\$302.34
Family	\$552.00	\$1,040.01	\$254.77	\$480.00

EE = Employee | SP/DP = Spouse/Partner

UHC MEDICAL COVERAGE
RESIDENTS (HIRED BEFORE 1/1/2015)
WITH BASE SALARY \$35,000.01 - \$60,000

MONTHLY		BI-WEEKLY	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions

CHOICE PLUS-HIGH DEDUCTIBLE HEALTH PLAN

EE	\$60.00	\$399.95	\$27.69	\$184.59
EE+SP/DP	\$174.00	\$791.90	\$80.31	\$365.49
EE+ Child(ren)	\$153.00	\$697.91	\$70.62	\$322.11
Family	\$258.00	\$1,167.85	\$119.08	\$539.01

CHOICE PLUS-BASIC

EE	\$70.67	\$411.14	\$32.62	\$189.76
EE+SP/DP	\$214.00	\$797.80	\$98.77	\$368.22
EE+ Child(ren)	\$189.33	\$702.01	\$87.38	\$324.00
Family	\$324.00	\$1,169.60	\$149.54	\$539.82

CHOICE PLUS-MEDIUM

EE	\$159.00	\$354.55	\$73.38	\$163.64
EE+SP/DP	\$448.00	\$630.46	\$206.77	\$290.98
EE+ Child(ren)	\$385.00	\$565.07	\$177.69	\$260.80
Family	\$667.00	\$925.01	\$307.85	\$426.93

EE = Employee | SP/DP = Spouse/Partner

UHC MEDICAL COVERAGE
RESIDENTS (HIRED BEFORE 1/1/2015)
WITH BASE SALARY \$60,000.01 - \$120,000

MONTHLY		BI-WEEKLY	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions

CHOICE PLUS-HIGH DEDUCTIBLE HEALTH PLAN

EE	\$60.00	\$399.95	\$27.69	\$184.59
EE+SP/DP	\$174.00	\$791.90	\$80.31	\$365.49
EE+ Child(ren)	\$153.00	\$697.91	\$70.62	\$322.11
Family	\$258.00	\$1,167.85	\$119.08	\$539.01

CHOICE PLUS-BASIC

EE	\$70.67	\$411.14	\$32.62	\$189.76
EE+SP/DP	\$214.00	\$797.80	\$98.77	\$368.22
EE+ Child(ren)	\$189.33	\$702.01	\$87.38	\$324.00
Family	\$324.00	\$1,169.60	\$149.54	\$539.82

CHOICE PLUS-MEDIUM

EE	\$159.00	\$354.55	\$73.38	\$163.64
EE+SP/DP	\$448.00	\$630.46	\$206.77	\$290.98
EE+ Child(ren)	\$385.00	\$565.07	\$177.69	\$260.80
Family	\$667.00	\$925.01	\$307.85	\$426.93

EE = Employee | SP/DP = Spouse/Partner

UHC MEDICAL COVERAGE
RESIDENTS (HIRED BEFORE 1/1/2015)
WITH BASE SALARY \$120,000.01 - \$180,000

MONTHLY		BI-WEEKLY	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions

CHOICE PLUS-HIGH DEDUCTIBLE HEALTH PLAN

EE	\$67.00	\$392.95	\$30.92	\$181.36
EE+SP/DP	\$194.00	\$771.90	\$89.54	\$356.26
EE+ Child(ren)	\$171.00	\$679.91	\$78.92	\$313.80
Family	\$288.00	\$1,137.85	\$132.92	\$525.16

CHOICE PLUS-BASIC

EE	\$78.67	\$403.14	\$36.31	\$186.07
EE+SP/DP	\$239.33	\$772.47	\$110.46	\$356.52
EE+ Child(ren)	\$211.33	\$680.01	\$97.54	\$313.85
Family	\$362.00	\$1,131.60	\$167.08	\$522.28

CHOICE PLUS-MEDIUM

EE	\$177.00	\$336.55	\$81.69	\$155.33
EE+SP/DP	\$500.00	\$578.46	\$230.77	\$266.98
EE+ Child(ren)	\$430.00	\$520.07	\$198.46	\$240.03
Family	\$745.00	\$847.01	\$343.85	\$390.93

EE = Employee | SP/DP = Spouse/Partner

UHC MEDICAL COVERAGE
RESIDENTS (HIRED BEFORE 1/1/2015)
WITH BASE SALARY \$180,000.01 - \$240,000

MONTHLY		BI-WEEKLY	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions

CHOICE PLUS-HIGH DEDUCTIBLE HEALTH PLAN

EE	\$70.00	\$389.95	\$32.31	\$179.98
EE+SP/DP	\$203.00	\$762.90	\$93.69	\$352.11
EE+ Child(ren)	\$179.00	\$671.91	\$82.62	\$310.11
Family	\$300.00	\$1,125.85	\$138.46	\$519.62

CHOICE PLUS-BASIC

EE	\$82.67	\$399.14	\$38.15	\$184.22
EE+SP/DP	\$249.33	\$762.47	\$115.08	\$351.91
EE+ Child(ren)	\$220.67	\$670.67	\$101.85	\$309.54
Family	\$377.33	\$1,116.27	\$174.15	\$515.20

CHOICE PLUS-MEDIUM

EE	\$185.00	\$328.55	\$85.38	\$151.64
EE+SP/DP	\$522.00	\$556.46	\$240.92	\$256.83
EE+ Child(ren)	\$449.00	\$501.07	\$207.23	\$231.26
Family	\$778.00	\$814.01	\$359.08	\$375.70

EE = Employee | SP/DP = Spouse/Partner

UHC MEDICAL COVERAGE
RESIDENTS (HIRED BEFORE 1/1/2015)
WITH BASE SALARY >\$240,000

MONTHLY		BI-WEEKLY	
Employee Contributions	GW Contributions	Employee Contributions	GW Contributions

CHOICE PLUS-HIGH DEDUCTIBLE HEALTH PLAN

EE	\$73.00	\$386.95	\$33.69	\$178.59
EE+SP/DP	\$211.00	\$754.90	\$97.38	\$348.42
EE+ Child(ren)	\$186.00	\$664.91	\$85.85	\$306.88
Family	\$313.00	\$1,112.85	\$144.46	\$513.62

CHOICE PLUS-BASIC

EE	\$86.00	\$395.81	\$39.69	\$182.68
EE+SP/DP	\$260.00	\$751.80	\$120.00	\$346.98
EE+ Child(ren)	\$230.00	\$661.34	\$106.15	\$305.23
Family	\$393.33	\$1,100.27	\$181.54	\$507.82

CHOICE PLUS-MEDIUM

EE	\$193.00	\$320.55	\$89.08	\$147.95
EE+SP/DP	\$544.00	\$534.46	\$251.08	\$246.67
EE+ Child(ren)	\$468.00	\$482.07	\$216.00	\$222.49
Family	\$810.00	\$782.01	\$373.85	\$360.93

EE = Employee | SP/DP = Spouse/Partner

DENTAL COVERAGE

COVERAGE CATEGORIES	MONTHLY (PAID OVER 12 MONTHS)	BIWEEKLY
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DMO

Employee Only	\$21.64	\$9.99
Employee + One	\$49.45	\$22.82
Employee + Family	\$59.84	\$27.62

HIGH PPO

Employee Only	\$52.01	\$24.00
Employee + One Dependent	\$112.78	\$52.05
Employee + Family	\$136.47	\$62.99

LOW PPO

Employee Only	\$31.12	\$14.36
Employee + One Dependent	\$66.12	\$30.52
Employee + Family	\$80.04	\$36.94

UHC VISION COVERAGE

COVERAGE CATEGORIES	MONTHLY (PAID OVER 12 MONTHS)	BIWEEKLY
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BASIC

Employee Only	\$4.99	\$2.30
Employee + One	\$9.24	\$4.26
Employee + Family	\$14.73	\$6.80

ENHANCED

Employee Only	\$7.24	\$3.34
Employee + One	\$13.40	\$6.18
Employee + Family	\$21.36	\$9.86

2016 LIFE AND AD&D RATES

ADDITIONAL CHILD LIFE	MONTHLY RATE PER \$1,000 OF COVERAGE
Flat Rate*	\$0.103
ADDITIONAL EMPLOYEE AND SPOUSE LIFE**	MONTHLY RATE PER \$1,000 OF COVERAGE
age 19 and younger	\$0.05
ages 20 - 24	\$0.05
ages 25 - 29	\$0.06
ages 30 - 34	\$0.08
ages 35 - 39	\$0.09
ages 40 - 44	\$0.12
ages 45 - 49	\$0.22
ages 50 - 54	\$0.39
ages 55 - 59	\$0.66
ages 60- 64	\$0.90
ages 65 - 69	\$1.62
ages 70 - 74	\$2.15
age 75 and older	\$2.44
ADDITIONAL EMPLOYEE AD&D	MONTHLY RATE PER \$1,000 OF COVERAGE
	\$0.035
ADDITIONAL SPOUSE AD&D	MONTHLY RATE PER \$1,000 OF COVERAGE
	\$0.035
ADDITIONAL CHILD AD&D	MONTHLY RATE PER \$1,000 OF COVERAGE
	\$0.035

* The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have.

** NOTE: For additional life, the rate will increase as the covered participant ages and moves to the next age band. This will occur on January 1st following the covered participant's birthdate.

2016 LONG-TERM DISABILITY AND SHORT-TERM DISABILITY RATES*

SHORT-TERM VOLUNTARY DISABILITY (EMPLOYEE PAID)	RATES
ages 15 - 24	\$0.0204
ages 25 - 29	\$0.0246
ages 30 - 34	\$0.0204
ages 35 - 39	\$0.0183
ages 40 - 44	\$0.0190
ages 45 - 49	\$0.0211
ages 50 - 54	\$0.0261
ages 55 - 59	\$0.0324
ages 60 - 64	\$0.0387
ages 65 - 69	\$0.0408
age 70 and over	\$0.0408

* NOTE: For short-term voluntary disability, the rate will increase as the covered participant ages and moves to the next age band. This will occur on January 1st following the covered participant's birthdate.

CALCULATE YOUR MONTHLY COST:

1. Determine your weekly benefit if disabled: $\frac{\text{Annual benefits salary}}{52} \times .60$
2. Take your weekly benefit times your age band rate. (If Weekly Benefit is over \$3,000, use \$3,000.)

SAMPLE CALCULATION FOR 35 YEAR OLD EARNING \$40,000 A YEAR:

1. $\frac{\$40,000}{52} \times .60 = \461.54
2. $\$461.54 \times .0183 = \8.45

LONG-TERM DISABILITY	RATE
Buy-Up Benefit	0.057%

TO CALCULATE YOUR MONTHLY COST:

1. Determine your monthly covered payroll: $\frac{\text{Annual benefits salary}}{12}$
2. Take your monthly covered payroll times 0.00066. (If Monthly Payroll is over \$18,000, use \$18,000.)

SAMPLE CALCULATION FOR SOMEONE EARNING \$45,000 A YEAR:

1. $\frac{\$45,000}{12} = \$3,750.00$
2. $\$3,750.00 \times 0.00066 = \2.48

Note: Your rate will increase as you age and move to the next age band. This will occur on January 1st following your birthdate.