



## 2025 Medical Plans Employee Monthly/Annual Premium Cost

|                         |   | Medical Insurance                |                                    |                                 |
|-------------------------|---|----------------------------------|------------------------------------|---------------------------------|
|                         |   | 2025 Monthly<br>Employee Premium | 2025 Bi-Weekly<br>Employee Premium | 2025 Annual<br>Employee Premium |
| Spending Account Option | <b>SB 3500/7000 HDHP Rx-Generics &amp; Brand Name</b> |                                  |                                    |                                 |
| HSA                     | Employee Only   | \$187.35                         | \$86.47                            | \$2,248.20                      |
|                         | Employee & Child(ren)                                 | \$543.50                         | \$250.85                           | \$6,522.00                      |
|                         | Employee & Spouse                                     | \$657.07                         | \$303.26                           | \$7,884.84                      |
|                         | Family  | \$714.02                         | \$329.55                           | \$8,568.24                      |

|                         |   | Medical Insurance                |                                    |                                 |
|-------------------------|---|----------------------------------|------------------------------------|---------------------------------|
|                         |   | 2025 Monthly<br>Employee Premium | 2025 Bi-Weekly<br>Employee Premium | 2025 Annual<br>Employee Premium |
| Spending Account Option | <b>SB 1800/3600 HDHP Rx-Generics &amp; Brand Name</b> |                                  |                                    |                                 |
| HSA                     | Employee Only   | \$306.74                         | \$141.57                           | \$3,680.88                      |
|                         | Employee & Child(ren)                                 | \$740.35                         | \$341.70                           | \$8,884.20                      |
|                         | Employee & Spouse                                     | \$851.55                         | \$393.02                           | \$10,218.60                     |
|                         | Family  | \$925.96                         | \$427.37                           | \$11,111.52                     |

|                         |                                    | Medical Insurance                |                                    |                                 |
|-------------------------|------------------------------------|----------------------------------|------------------------------------|---------------------------------|
|                         |                                    | 2025 Monthly<br>Employee Premium | 2025 Bi-Weekly<br>Employee Premium | 2025 Annual<br>Employee Premium |
| Spending Account Option | <b>SB 40-1000 Rx-Generics Only</b> |                                  |                                    |                                 |
| FSA                     | Employee Only                      | \$434.86                         | \$200.70                           | \$5,218.32                      |
|                         | Employee & Child(ren)              | \$1,017.15                       | \$469.45                           | \$12,205.80                     |
|                         | Employee & Spouse                  | \$1,158.57                       | \$534.72                           | \$13,902.84                     |
|                         | Family                             | \$1,251.70                       | \$577.71                           | \$15,020.40                     |

Health Savings Accounts (HSA): 2025 Annual Limits: \$4,300 - Single, \$8,550 - Family  
Catch up Contribution (age 55+): \$1,000 additional

**Flexible Spending Accounts (FSA):** Annual Limits: \$3,300 - Medical FSA\*  
\$5,000 Dependent Care FSA

*\*For those who are enrolled in Medicare and an HDHP medical plan, a Medical FSA can be utilized because of being ineligible for an HSA.*

|                              |                       | Dental Insurance                 |                                    |                                 |
|------------------------------|-----------------------|----------------------------------|------------------------------------|---------------------------------|
|                              |                       | 2025 Monthly<br>Employee Premium | 2025 Bi-Weekly<br>Employee Premium | 2023 Annual<br>Employee Premium |
| <b>Excellus Dental - Low</b> |                       |                                  |                                    |                                 |
|                              | Employee Only         | \$32.43                          | \$14.97                            | \$389.16                        |
|                              | Employee & Child(ren) | \$71.36                          | \$32.94                            | \$856.32                        |
|                              | Employee & Spouse     | \$64.88                          | \$29.94                            | \$778.56                        |
|                              | Family                | \$97.32                          | \$44.92                            | \$1,167.84                      |

|                               |                       |          |         |            |
|-------------------------------|-----------------------|----------|---------|------------|
| <b>Excellus Dental - High</b> |                       |          |         |            |
|                               | Employee Only         | \$42.17  | \$19.46 | \$506.04   |
|                               | Employee & Child(ren) | \$92.78  | \$42.82 | \$1,113.36 |
|                               | Employee & Spouse     | \$84.33  | \$38.92 | \$1,011.96 |
|                               | Family                | \$126.48 | \$58.38 | \$1,517.76 |

|  |                       | Vision Insurance          |        |          |
|--|-----------------------|---------------------------|--------|----------|
|  |                       | <b>EyeMed Vision Plan</b> |        |          |
|  | Employee Only         | \$6.25                    | \$2.88 | \$75.00  |
|  | Employee & Child(ren) | \$11.86                   | \$5.47 | \$142.32 |
|  | Employee & Spouse     | \$11.23                   | \$5.18 | \$134.76 |
|  | Family                | \$18.74                   | \$8.65 | \$224.88 |

|  |  | Life & AD&D Insurance                                  |  |                   |
|--|--|--|--|-------------------|
|  |  | <b>Voluntary Life &amp; Accidental Death Insurance</b> |  |                   |
| Rate per \$1,000 elected                   |  | Depends on Coverage Amt & Age                          |  |                   |
| <b>Dependent Spouse Life Insurance</b>     |  |  |  |                   |
| \$5,000 or \$10,000 options                |  | \$0.79 or \$1.57                                       |  | \$9.48 or \$18.84 |
| <b>Dependent Child(ren) Life Insurance</b> |  |  |  |                   |
| \$2,000 or \$4,000 options                 |  | \$0.31 or \$0.63                                       |  | \$3.72 or \$7.56  |

|  |                           | Cancer Protection         |         |          |
|--|---------------------------|---------------------------|---------|----------|
|  |                           | <b>Aflac Classic Plan</b> |         |          |
|  | Employee/Emp & Child(ren) | \$32.89                   | \$15.18 | \$394.68 |
|  | Employee/Spouse or Family | \$56.29                   | \$25.98 | \$675.48 |