

Nazareth University 2026 Premium Cost
Employee Monthly/Annual Premium Cost

Spending Account Option	Excellus Medical	2026 Employee Monthly Premium	2026 Bi-weekly Employee Premium	2026 Employer Monthly Contribution	2026 Total Monthly Premium (Employee + Employer)	2026 Annual Employee Premium
Signature HDHP \$3,500 RX-Generics & Brand Name						
HSA	Employee	\$187.35	\$86.47	\$761.01	\$948.36	\$2,248.20
	Employee + Child(ren)	\$543.50	\$250.85	\$1,495.12	\$2,038.62	\$6,522.00
	Employee + Spouse	\$657.07	\$303.26	\$1,599.59	\$2,256.66	\$7,884.84
	Family	\$714.02	\$329.55	\$1,675.41	\$2,389.43	\$8,568.24
Signature HDHP \$1,800 RX-Generics & Brand Name						
HSA	Employee	\$346.63	\$159.98	\$761.01	\$1,107.64	\$4,159.56
	Employee + Child(ren)	\$885.87	\$408.86	\$1,495.12	\$2,380.99	\$10,630.44
	Employee + Spouse	\$1,036.09	\$478.20	\$1,599.59	\$2,635.68	\$12,433.08
	Family	\$1,115.31	\$514.76	\$1,675.41	\$2,790.72	\$13,383.72
Signature Hybrid 40-1000 RX-Generics Only						
FSA	Employee	\$569.08	\$262.65	\$761.01	\$1,330.09	\$6,828.96
	Employee + Child(ren)	\$1,364.02	\$629.55	\$1,495.12	\$2,859.14	\$16,368.24
	Employee + Spouse	\$1,565.41	\$722.50	\$1,599.59	\$3,165.00	\$18,784.92
	Family	\$1,675.76	\$773.43	\$1,675.41	\$3,351.17	\$20,109.12

EyeMed Vision	2026 Employee Monthly Premium	2026 Bi-weekly Employee Premium	2026 Annual Employee Premium
Employee	\$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

Aflac Cancer	2026 Employee Monthly Premium	2026 Bi-weekly Employee Premium	2026 Annual Employee Premium
Employee			
Employee + Child(ren)	Rates will vary depending on type of coverage chosen and if you add Critical Illness (Specified Health Event Rider).		
Employee + Spouse	Rates will vary depending on type of coverage chosen and if you add Critical Illness (Specified Health Event Rider).		
Family	Rates will vary depending on type of coverage chosen and if you add Critical Illness (Specified Health Event Rider).		

Excellus Dental	2026 Employee Monthly Premium	2026 Bi-weekly Employee Premium	2026 Annual Employee Premium
High Plan			
Employee	\$47.23	\$21.80	\$566.76
Employee + Child(ren)	\$103.91	\$47.96	\$1,246.92
Employee + Spouse	\$94.45	\$43.59	\$1,133.40
Family	\$141.66	\$65.38	\$1,699.92
Low Plan			
Employee	\$36.32	\$16.76	\$435.84
Employee + Child(ren)	\$79.92	\$36.89	\$959.04
Employee + Spouse	\$72.67	\$33.54	\$872.04
Family	\$109.00	\$50.31	\$1,308.00

Health Savings Account (HSA) annual limits:

Single - \$4,400; Family - \$8,750

Flexible Spending Accounts (FSA) annual limits:

Medical FSA - \$3,400; Dependent Care - \$7,500

For those who are enrolled in Medicare and an HDHP medical plan, a Medical FSA can be utilized due to HSA ineligibility.

Life & AD&D Insurance	Voluntary Life & Accident Death Insurance		
Rate per \$1,000 elected	Depends on Coverage Amount and Age		
Dependent Spouse Life Insurance			
\$5,000 or \$10,000 options	\$0.79 or \$1.57		
Dependent Child(ren) Life Insurance			
\$2,000 or \$4,000 options	\$0.31 or \$0.63		
	\$3.72 or \$7.56		

Aflac Accident	2026 Employee Monthly Premium	2026 Bi-weekly Employee Premium	2026 Annual Employee Premium
Employee	\$19.39	\$8.95	\$232.68
Employee + Child(ren)	\$32.83	\$15.15	\$393.96
Employee + Spouse	\$27.67	\$12.77	\$332.04
Family	\$42.90	\$19.80	\$514.80