

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 |
|-------------------------|--|-------------------------------|---------------------------------|------------------------------------|--|------------------------------|
| HSA | Signature HDHP \$3,500 RX-Generics & Brand Name | | | | | |
| | 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 |
| HSA | Signature HDHP \$1,800 RX-Generics & Brand Name | | | | | |
| | 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 |
| FSA | Signature Hybrid 40-1000 RX-Generics Only | | | | | |
| | 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 | Rates will vary depending on type of coverage chosen and if you add Critical Illness (Specified Health Event Rider). | | |
| Employee + Child(ren) | | | |
| Employee + Spouse | | | |
| Family | | | |

| 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 | \$9.48 or \$18.84 |
| 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 |