

Sanford Health Premiums 2016 Worthington Local 49



Health Insurance – ANNUAL

| | GOLD | | SILVER | | BRONZE | |
|-----------------|----------|----------|----------|----------|----------|----------|
| | Sanford | Employee | Sanford | Employee | Sanford | Employee |
| Single | \$6,276 | \$900 | \$5,856 | \$780 | \$5,700 | \$780 |
| Employee +1 FT | \$10,776 | \$6,420 | \$10,776 | \$5,064 | \$10,776 | \$4,764 |
| Employee + 1 PT | \$7,092 | \$10,104 | \$7,092 | \$8,748 | \$7,092 | \$8,448 |
| Family FT | \$13,380 | \$7,200 | \$13,380 | \$5,568 | \$13,380 | \$5,232 |
| Family PT | \$9,840 | \$10,740 | \$9,840 | \$9,108 | \$9,840 | \$8,772 |

Health Insurance – PER PAY PERIOD

| | GOLD | | SILVER | | BRONZE | |
|-----------------|----------|----------|----------|----------|----------|----------|
| | Sanford | Employee | Sanford | Employee | Sanford | Employee |
| Single | \$261.50 | \$37.50 | \$244.00 | \$32.50 | \$237.50 | \$32.50 |
| Employee +1 FT | \$449.00 | \$267.50 | \$449.00 | \$211.00 | \$449.00 | \$198.50 |
| Employee + 1 PT | \$295.50 | \$421.00 | \$295.50 | \$364.50 | \$295.50 | \$352.00 |
| Family FT | \$557.50 | \$300.00 | \$557.50 | \$232.00 | \$557.50 | \$218.00 |
| Family PT | \$410.00 | \$447.50 | \$410.00 | \$379.50 | \$410.00 | \$365.50 |

Dental Insurance – ANNUAL

| | Sanford | PREMIER | STANDARD |
|-----------|---------|----------|----------|
| | | Employee | Employee |
| Single FT | \$300 | \$252 | \$108 |
| Single PT | \$210 | \$342 | \$198 |
| Family FT | \$600 | \$876 | \$468 |
| Family PT | \$420 | \$1,056 | \$648 |

Dental Insurance – PER PAY PERIOD

| | Sanford | PREMIER | STANDARD |
|-----------|---------|----------|----------|
| | | Employee | Employee |
| Single FT | \$12.50 | \$10.50 | \$4.50 |
| Single PT | \$8.75 | \$14.25 | \$8.25 |
| Family FT | \$25.00 | \$36.50 | \$19.50 |
| Family PT | \$17.50 | \$44.00 | \$27.00 |

Vision Insurance – PER PAY PERIOD

| VSP | |
|-------------|---------|
| Single | \$3.29 |
| Employee +1 | \$6.57 |
| Family | \$10.58 |

LegalShield Services – PER PAY PERIOD

| LegalShield Services and Identity Theft Shield Plan | |
|---|--------|
| LegalShield Services | \$7.88 |
| Identity Theft | \$9.98 |

Voluntary Life Insurance & Life Insurance – Spouse (Per \$1,000/monthly)

| Age of Employee | Rate | Age of Employee | Rate |
|-----------------|----------|-----------------|---------|
| Less than 29 | \$0.0855 | 50-54 | \$0.352 |
| 30-34 | \$0.105 | 55-59 | \$0.589 |
| 35-39 | \$0.114 | 60-64 | \$0.865 |
| 40-44 | \$0.152 | 65-69 | \$1.56 |
| 45-49 | \$0.228 | 70+ | \$3.22 |

Long Term Disability

Long term disability benefits and premiums are determined by your collective bargaining agreement. Please contact Human Resources at (507) 372-3170 for additional information.

Life Insurance – Child(ren)

\$2.00 per month/per \$10,000 of coverage

Universal Life Insurance (Allstate) – PER PAY PERIOD

Death Benefits (Non-Tobacco/pay period)

| Covered Individual | \$25,000 | \$50,000 | \$100,000 |
|--------------------|----------|----------|-----------|
| Age 25 | \$10.84 | \$10.84 | \$17.84 |
| Age 35 | \$10.84 | \$13.61 | \$26.71 |
| Age 45 | \$11.02 | \$21.54 | \$42.59 |
| Age 55 | \$18.89 | \$37.27 | \$74.04 |

- Universal Life policies can be purchased on employee, spouse, dependent children and grandchildren.
- Face amounts may vary based on additional coverage riders and premium payment options selected.
- Universal Life is a post-tax benefit and is portable.

Critical Illness Insurance (Allstate) – PER PAY PERIOD

| Lump Sum Benefit – Without Cancer Coverage | Ages 18-35 | Ages 36-50 | Ages 51-60 | Ages 61-63 | Ages 64+ |
|--|------------|------------|------------|------------|----------|
| \$10,000 | \$1.92 | \$5.38 | \$11.69 | \$19.57 | \$31.28 |
| \$20,000 | \$3.24 | \$9.89 | \$22.01 | \$37.18 | \$59.71 |
| \$30,000 | \$4.55 | \$14.40 | \$32.33 | \$54.80 | \$88.14 |

| Lump Sum Benefit – With Cancer Coverage | Ages 18-35 | Ages 36-50 | Ages 51-60 | Ages 61-63 | Ages 64+ |
|---|------------|------------|------------|------------|----------|
| \$10,000 | \$6.52 | \$12.57 | \$23.95 | \$36.48 | \$53.37 |
| \$20,000 | \$9.54 | \$21.18 | \$43.08 | \$67.19 | \$99.70 |
| \$30,000 | \$12.55 | \$29.79 | \$62.20 | \$97.91 | \$146.03 |

- Critical Illness is a pre-tax benefit and is portable • Policies can be purchased on employee, spouse and dependent children.

Cancer Insurance (Allstate) – PER PAY PERIOD

Hospital-\$100/day; Surgery-up to \$1,500; Radiation/Chemotherapy-up to \$5,000; Wellness-\$50/year; Initial Diagnosis Benefit-\$1,000; Intensive Care Benefit-\$200/day.

| Low Option Premium Rates | | | |
|--------------------------|---------|-----------------------|---------|
| Employee | \$6.58 | Employee w/Spouse | \$10.36 |
| Family | \$13.03 | Employee w/child(ren) | \$9.27 |

Hospital-\$300/day; Surgery-up to \$3,000; Radiation/Chemotherapy-up to \$10,000; Wellness-\$100/year; Initial Diagnosis Benefit-\$3,000; Intensive Care Benefit-\$400/day.

| High Option Premium Rates | | | |
|---------------------------|---------|-----------------------|---------|
| Employee | \$13.58 | Employee w/Spouse | \$21.31 |
| Family | \$26.84 | Employee w/child(ren) | \$19.12 |

- Cancer Insurance is a pre-tax benefit and is portable.

Accident Insurance (Allstate) – PER PAY PERIOD

Medical Exposures-up to \$250/day; Outpatient Physician Treatment \$25/visit; Dislocation & Fracture-up to \$2,000; Hospital Admission-\$500; Hospital Confinement-\$100/day; Accident Death-\$20,000.

| Low Option Premium Rates | | | |
|--------------------------|---------|-----------------------|---------|
| Employee | \$5.66 | Employee w/Spouse | \$10.25 |
| Family | \$13.17 | Employee w/child(ren) | \$11.00 |

Medical Exposures-up to \$500/day; Outpatient Physician Treatment \$50/visit; Dislocation & Fracture-up to \$4,000; Hospital Admission-\$1,000; Hospital Confinement-\$200/day; Accident Death-\$40,000.

| High Option Premium Rates | | | |
|---------------------------|---------|-----------------------|---------|
| Employee | \$10.23 | Employee w/Spouse | \$19.43 |
| Family | \$25.25 | Employee w/child(ren) | \$20.92 |

- Accident Insurance is a pre-tax benefit and is portable.

This sheet is a premium summary only. If there is a discrepancy between this summary and your Certificate of Coverage, the Certificate of Coverage will take precedence in determining your benefits.