

OPSEU Benefit Rates

January 1, 2016

| Benefit | Cost per Month | Cost Per Pay - Sep 1/15 | Cost Per Pay - Jan 1/16 | Premium Change per Pay | Premium Increase (Decrease) Per Pay |
|-----------------------------------|----------------|-------------------------|-------------------------|------------------------|-------------------------------------|
| Health - Single | 140.32 | 68.80 | 70.16 | 1.36 | |
| Board Employee | | 52.02 | 52.02 | | - |
| | | 16.78 | 18.14 | | 1.36 |
| Health - Family | 302.32 | 148.21 | 151.16 | 2.95 | |
| Board Employee | | 111.86 | 111.86 | | - |
| | | 36.35 | 39.30 | | 2.95 |
| Dental - Single | 50.22 | 24.15 | 25.11 | 0.97 | |
| Board Employee | | 17.49 | 17.49 | | - |
| | | 6.66 | 7.62 | | 0.96 |
| Dental - Family | 128.48 | 61.77 | 64.24 | 2.47 | |
| Board Employee | | 44.74 | 44.74 | | - |
| | | 17.03 | 19.50 | | 2.47 |
| Dependent Life Insurance | 8.48 | 3.37 | 4.24 | 0.87 | |
| Board Employee | | - | - | | - |
| | | 3.37 | 4.24 | | 0.87 |
| Life Insurance - \$25,000 & AD&D | 7.70 | 3.19 | 3.85 | 0.66 | |
| Board Employee | | 2.62 | 2.62 | | - |
| | | 0.57 | 1.23 | | 0.66 |
| Life Insurance - \$100,000 & AD&D | 30.78 | 12.75 | 15.39 | 2.64 | |
| Board Employee | | 2.62 | 2.62 | | - |
| | | 10.13 | 12.77 | | 2.64 |
| Life Insurance - \$150,000 & AD&D | 46.18 | 19.12 | 23.09 | 3.97 | |
| Board Employee | | 2.62 | 2.62 | | - |
| | | 16.50 | 20.47 | | 3.97 |
| Life Insurance - \$200,000 & AD&D | 61.56 | 25.49 | 30.78 | 5.29 | |
| Board Employee | | 2.62 | 2.62 | | - |
| | | 22.87 | 28.16 | | 5.29 |
| Long Term Disability (%) | 1.886 | 1.779 | 1.886 | 6.0% | |
| Board Employee | | 1.082 | 1.082 | | - |
| | | 0.697 | 0.804 | | 0.11 |

Notes:

1. The employee portion of benefit costs is based on a 1.0 FTE.
2. 10 month employees pay an additional portion for benefits on each pay to cover the summer premiums.