

# OPSEU Benefit Rates

January 1, 2017

Benefit	Cost per Month	Cost Per Pay - Sep 1/16	Cost Per Pay - Jan 1/17	Premium Change per Pay	Premium Increase (Decrease) Per Pay
Health - Single	154.38	70.16	77.19	7.03	
Board Employee		52.02 18.14	52.02 25.17		- 7.03
Health - Family	332.66	151.16	166.33	15.17	
Board Employee		111.86 39.30	111.86 54.47		- 15.17
Dental - Single	53.74	25.11	26.87	1.76	
Board Employee		17.49 7.62	17.49 9.38		- 1.76
Dental - Family	137.48	64.24	68.74	4.50	
Board Employee		44.74 19.50	44.74 24.00		- 4.50
Dependent Life Insurance	8.76	4.24	4.38	0.14	
Board Employee		- 4.24	- 4.38		- 0.14
Life Insurance - \$25,000 & AD&D	8.10	3.85	4.05	0.20	
Board Employee		2.62 1.23	2.62 1.43		- 0.20
Life Insurance - \$100,000 & AD&D	32.40	15.39	16.20	0.81	
Board Employee		2.62 12.77	2.62 13.58		- 0.81
Life Insurance - \$150,000 & AD&D	48.60	23.09	24.30	1.21	
Board Employee		2.62 20.47	2.62 21.68		- 1.21
Life Insurance - \$200,000 & AD&D	64.80	30.78	32.40	1.62	
Board Employee		2.62 28.16	2.62 29.78		- 1.62
Long Term Disability (%)	2.245	1.886	2.245	19.0%	
Board Employee		1.082 0.804	1.082 1.163		- 0.36

**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.