



Cigna medical plans

	Limited Basic	Choice Basic (Tier I & II)	Limited Plus	Choice Plus (Tier I & II)	Open Access
Employee only	\$24.41	\$30.54	\$49.19	\$61.48	\$249.16
Employee + spouse	\$127.04	\$158.80	\$163.87	\$204.84	\$524.51
Employee + child(ren)	\$122.20	\$152.77	\$158.16	\$197.70	\$512.51
Employee + family	\$219.71	\$274.65	\$265.77	\$332.21	\$754.42



Cigna and QCD dental plans

	HMO	PPO	Discount Dental
Employee only	\$5.74	\$15.39	\$0
Employee + spouse	\$10.91	\$30.49	\$4
Employee + child(ren)	\$10.91	\$30.42	\$4
Employee + family	\$14.03	\$47.58	\$6



EyeMed vision plans

	Low	High
Employee only	\$1.83	\$2.75
Employee + spouse	\$3.46	\$5.46
Employee + child(ren)	\$3.62	\$5.73
Employee + family	\$6.76	\$8.79



Aflac cancer and specified diseases

	Low	Low + ICU	High	High + ICU
Employee only	\$5.18	\$8.18	\$9.42	\$12.42
Employee + spouse	\$8.64	\$14.81	\$17.10	\$23.28
Employee + child(ren)	\$6.63	\$12.82	\$12.48	\$18.66
Employee + family	\$8.64	\$14.81	\$17.10	\$23.28



Aflac critical illness

Critical illness: low

Your age (January 1 of plan year)	Employee only	Employee + spouse	Employee + child(ren)	Employee + family
18 – 24	\$1.21	\$2.10	\$1.21	\$2.10
25 – 29	\$1.57	\$2.64	\$1.57	\$2.64
30 – 34	\$1.73	\$2.88	\$1.73	\$2.88
35 – 39	\$2.53	\$4.08	\$2.53	\$4.08
40 – 44	\$3.41	\$5.40	\$3.41	\$5.40
45 – 49	\$4.93	\$7.68	\$4.93	\$7.68
50 – 54	\$5.41	\$8.40	\$5.41	\$8.40
55 – 59	\$10.21	\$15.60	\$10.21	\$15.60
60+	\$20.01	\$30.30	\$20.01	\$30.30

Critical illness: high

Your age (January 1 of plan year)	Employee only	Employee + spouse	Employee + child(ren)	Employee + family
18 – 24	\$2.17	\$3.54	\$2.17	\$3.54
25 – 29	\$3.07	\$4.89	\$3.07	\$4.89
30 – 34	\$3.47	\$5.49	\$3.47	\$5.49
35 – 39	\$5.47	\$8.49	\$5.47	\$8.49
40 – 44	\$7.67	\$11.79	\$7.67	\$11.79
45 – 49	\$11.47	\$17.49	\$11.47	\$17.49
50 – 54	\$12.67	\$19.29	\$12.67	\$19.29
55 – 59	\$24.67	\$37.29	\$24.67	\$37.29
60+	\$49.17	\$74.04	\$49.17	\$74.04



Minnesota Life

life and accidental death and dismemberment (AD&D)

Supplemental Life and AD&D

Rates are per \$1,000

Your age (January 1 of plan year)	Rate
< 30	\$0.0275
30 – 34	\$0.0275
35 – 39	\$0.0275
40 – 44	\$0.0450
45 – 49	\$0.0750
50 – 54	\$0.1105
55 – 59	\$0.1880
60 – 64	\$0.2235
65 – 69	\$0.3845
70+	\$0.5805

Spouse Life and AD&D

Rates are per \$1,000

Your age (January 1 of plan year)	Rate
< 30	\$0.0395
30 – 34	\$0.0495
35 – 39	\$0.0545
40 – 44	\$0.0745
45 – 49	\$0.1295
50 – 54	\$0.1995
55 – 59	\$0.3295
60 – 64	\$0.3845
65 – 69	\$0.6695
70+	\$1.0395

AD&D rate of \$0.0095 per \$1,000 included in employee rates. If your spouse also works for the district, you may each have employee supplemental life and AD&D and the other have spouse life and AD&D, but not both.

AD&D rate of \$0.0095 per \$1,000 included in spouse rates. The benefit is based on your benefit level and salary, up to the maximum benefit—the lesser of employee supplemental life and AD&D coverage or \$250,000.

Dependent Life and AD&D

Benefit level	\$5,000	\$10,000	\$15,000	\$20,000
Rate	\$0.2725	\$0.5450	\$0.8175	\$1.0900



Unum disability

Elimination period	Option	Cost
30 days	40%	\$0.2185 x annual salary ÷ 1200
	50%	\$0.2805 x annual salary ÷ 1200
	67.67%	\$0.7550 x annual salary ÷ 1200
60 days	40%	\$0.1615 x annual salary ÷ 1200
	50%	\$0.2420 x annual salary ÷ 1200
	67.67%	\$0.4750 x annual salary ÷ 1200
90 days	40%	\$0.1470 x annual salary ÷ 1200
	50%	\$0.1995 x annual salary ÷ 1200
	67.67%	\$0.3845 x annual salary ÷ 1200
180 days	40%	\$0.0760 x annual salary ÷ 1200
	50%	\$0.0950 x annual salary ÷ 1200
	67.67%	\$0.2230 x annual salary ÷ 1200



Aflac hospital indemnity

	Low	High
Employee only	\$2.36	\$4.48
Employee + spouse	\$4.42	\$8.40
Employee + child(ren)	\$4.17	\$7.79
Employee + family	\$6.23	\$11.71



Aflac accident

	Low	High
Employee only	\$3.08	\$5.33
Employee + spouse	\$4.95	\$8.45
Employee + child(ren)	\$5.99	\$10.10
Employee + family	\$7.86	\$13.22



Hyatt personal legal

	Rate
Employee only	\$4.77
Employee + family	\$6.72