

UNIVERSITY OF HARTFORD

Aetna Medical Insurance

Pay, if annualized;	Less than \$50,000					
Plan Options:	High Deductible-based Plan		Deductible-based Plan		Point of Service Plan	
Covered Participants and Per Pay Pre-tax Deduction	University Contribution	Employee Contribution	University Contribution	Employee Contribution	University Contribution	Employee Contribution
Employee Only						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$342.73 \$411.28	\$20.50 \$24.60	\$394.70 \$473.64	\$37.72 \$45.26	\$342.73 \$411.28	\$208.55 \$250.26
Employee + Spouse						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$664.22 \$797.06	\$39.71 \$47.65	\$764.93 \$917.92	\$73.10 \$87.72	\$664.22 \$797.06	\$404.16 \$484.99
Employee + Child(ren)						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$585.05 \$702.06	\$34.98 \$41.98	\$673.76 \$808.51	\$64.38 \$77.26	\$585.05 \$702.06	\$355.99 \$427.19
Employee + Spouse + Child(ren)						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$977.14 \$1,172.57	\$58.42 \$70.10	\$1,125.29 \$1,350.35	\$107.53 \$129.04	\$977.14 \$1,172.57	\$594.56 \$713.47

Pay, If annualized;	\$50,000 or More					
Plan Options:	High Deductible-based Plan		Deductible-based Plan		Point of Service Plan	
Covered Participants and Per Pay Pre-tax Deduction	University Contribution	Employee Contribution	University Contribution	Employee Contribution	University Contribution	Employee Contribution
Employee Only						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$301.75 \$362.10	\$61.48 \$73.78	\$356.99 \$428.39	\$75.43 \$90.52	\$301.75 \$362.10	\$249.53 \$299.44
Employee + Spouse						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$584.80 \$701.76	\$119.13 \$142.96	\$691.84 \$830.21	\$146.19 \$175.43	\$584.80 \$701.76	\$483.58 \$580.30
Employee + Child(ren)						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$515.10 \$618.12	\$104.93 \$125.92	\$609.37 \$731.24	\$128.77 \$154.52	\$515.10 \$618.12	\$425.94 \$511.13
Employee + Spouse + Child(ren)						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$860.31 \$1,032.37	\$175.25 \$210.30	\$1,017.76 \$1,221.31	\$215.06 \$258.07	\$860.31 \$1,032.37	\$711.39 \$853.67

* 24 payroll deductions taken for full-year employees(semi-monthly and bi-weekly)

** Calculated on 20 payroll deductions

Aetna Freedom of Choice Dental Insurance

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + Child(ren)
Full Year Faculty and Staff (24 Pays)*	\$16.19	\$28.54	\$40.11	\$46.20
Academic Year Faculty and Staff (20 Pays)**	\$19.43	\$34.24	\$48.13	\$55.44

United Healthcare Vision Insurance

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + Child(ren)
Full Year Faculty and Staff (24 Pays)*	\$2.42	\$4.58	\$5.37	\$7.55
Academic Year Faculty and Staff (20 Pays)**	\$2.90	\$5.49	\$6.44	\$9.06

Reliance Standard Supplemental Life Insurance

Benefit Amount	Monthly Cost per \$1,000 of Coverage
1x, 2x, 3x or 4x Base/Contracted Annualized Salary	\$0.293

Guaranteed Issue Amount is \$250,000, with a maximum benefit of \$500,000. Age reduction rules apply.

Reliance Standard Spousal Life Insurance

Benefit Amount	Per Pay Premium (20 Pays)	Per Pay Premium (24 Pays)
\$10,000	\$1.60	\$1.35
\$20,000	\$3.24	\$2.70
\$30,000	\$4.86	\$4.05
\$40,000	\$6.48	\$5.40
\$50,000	\$8.10	\$6.75
\$60,000	\$9.72	\$8.10
\$70,000	\$11.34	\$9.45
\$80,000	\$12.96	\$10.80
\$90,000	\$14.58	\$12.15
\$100,000	\$16.20	\$13.50

Guaranteed Issue Amount is \$30,000.

Reliance Standard Dependent Child(ren) Life Insurance

Benefit Amount	Per Pay Premium (20 Pays)	Per Pay Premium (24 Pays)
\$5,000	\$0.470	\$0.39
\$10,000	\$0.940	\$0.78
\$15,000	\$1.400	\$1.17
\$20,000	\$1.870	\$1.56
\$25,000	\$2.340	\$1.95

Cigna Personal Accident Insurance

Benefit Amount	Per Pay Premium (Employee Only Coverage - 20 Pays)	Per Pay Premium (Family Coverage - 20 Pays)	Per Pay Premium (Employee Only Coverage - 24 Pays)	Per Pay Premium (Family Coverage - 24 Pays)
\$10,000	\$0.18	\$0.34	\$0.15	\$0.29
\$50,000	\$0.90	\$1.71	\$0.75	\$1.43
\$100,000	\$1.80	\$3.42	\$1.50	\$2.85
\$150,000	\$2.70	\$5.13	\$2.25	\$4.28
\$200,000	\$3.60	\$6.84	\$3.00	\$5.70
\$300,000	\$5.40	\$10.26	\$4.50	\$8.55

All Life Insurance elections are deducted from the applicable semi-monthly and bi-weekly pay. Academic Year employees will have deductions calculated on 20 pays

* 24 payroll deductions taken for full-year employees(semi-monthly and bi-weekly)

** Calculated on 20 payroll deductions