

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)*	\$294.95	\$17.08	\$338.66	\$32.80	\$294.95	\$178.62
Academic Year Faculty and Staff (20 Pays)**	\$353.94	\$20.49	\$406.39	\$39.35	\$353.94	\$214.34
Employee + Spouse						
Full Year Faculty and Staff (24 Pays)*	\$571.61	\$33.09	\$656.33	\$63.56	\$571.61	\$346.17
Academic Year Faculty and Staff (20 Pays)**	\$685.93	\$39.71	\$787.60	\$76.27	\$685.93	\$415.40
Employee + Child(ren)						
Full Year Faculty and Staff (24 Pays)*	\$503.48	\$29.15	\$578.10	\$55.98	\$503.48	\$304.90
Academic Year Faculty and Staff (20 Pays)**	\$604.18	\$34.97	\$693.72	\$67.18	\$604.18	\$365.88
Employee + Spouse + Child(ren)						
Full Year Faculty and Staff (24 Pays)*	\$840.90	\$48.68	\$965.53	\$93.50	\$840.90	\$509.24
Academic Year Faculty and Staff (20 Pays)**	\$1,009.08	\$58.42	\$1,158.64	\$112.20	\$1,009.08	\$611.09

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)*	\$260.80	\$51.23	\$305.87	\$65.59	\$260.80	\$212.77
Academic Year Faculty and Staff (20 Pays)**	\$312.96	\$61.47	\$367.04	\$78.71	\$312.96	\$255.32
Employee + Spouse						
Full Year Faculty and Staff (24 Pays)*	\$505.43	\$99.27	\$592.77	\$127.12	\$505.43	\$412.34
Academic Year Faculty and Staff (20 Pays)**	\$606.52	\$119.12	\$711.32	\$152.54	\$606.52	\$494.81
Employee + Child(ren)						
Full Year Faculty and Staff (24 Pays)*	\$445.19	\$87.44	\$522.12	\$111.97	\$445.19	\$363.20
Academic Year Faculty and Staff (20 Pays)**	\$534.22	\$104.93	\$626.54	\$134.36	\$534.22	\$435.83
Employee + Spouse + Child(ren)						
Full Year Faculty and Staff (24 Pays)*	\$743.54	\$146.04	\$872.03	\$187.01	\$743.54	\$606.60
Academic Year Faculty and Staff (20 Pays)**	\$892.25	\$175.25	\$1,046.43	\$224.41	\$892.25	\$727.92

* 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