## **UNIVERSITY OF HARTFORD**

Aetna Medical Insurance					
Pay, if annualized;	Less than \$50,000				
Plan Options:	High Deductib	le-based Plan	Point of Service Plan		
Covered Participants and Per Pay Pre-tax Deduction	Employee Contribution	University Contribution	Employee Contribution	University Contribution	
Employee Only					
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$36.40 \$43.68	\$488.71 \$586.45	\$291.88 \$350.26	\$419.71 \$503.65	
Employee + Spouse					
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$70.53 \$84.63	\$947.13 \$1,136.55	\$565.65 \$678.78	\$813.39 \$976.06	
Employee + Child(ren)					
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$62.13 \$74.56	\$834.23 \$1,001.08	\$498.23 \$597.87	\$721.44 \$865.72	
Employee + Spouse + Child(ren)					
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$103.75 \$124.50	\$1,393.33 \$1,672.00	\$832.13 \$998.55	\$1,196.59 \$1,435.90	

Pay, If annualized;	\$50,000 or More					
Plan Options:	High Deductible-based Plan		Point of Se	ervice Plan		
Covered Participants and Per Pay Pre-tax Deduction	Employee Contribution	University Contribution	Employee Contribution	University Contribution		
Employee Only						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$109.18 \$131.02	\$415.93 \$499.12	\$341.61 \$409.93	\$369.98 \$443.98		
Employee + Spouse						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$211.58 \$253.90	\$806.17 \$967.40	\$662.02 \$794.42	\$717.02 \$860.42		
Employee + Child(ren)						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$186.36 \$223.63	\$710.00 \$852.00	\$583.10 \$699.72	\$636.56 \$763.87		
Employee + Spouse + Child(ren)						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$311.26 \$373.51	\$1,185.83 \$1,422.99	\$973.90 \$1,168.67	\$1,054.82 \$1,265.78		

<sup>\* 24</sup> payroll deductions taken for full-year employees( semi-monthly and bi-weekly)

<sup>\* \*</sup> Calculated on 20 payroll deductions

## **UNIVERSITY OF HARTFORD**

Aetna Freedom of Choice Dental Insurance					
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + Child(ren)	
Full Year Faculty and Staff (24 Pays)*	\$19.41	\$34.21	\$48.07	\$55.37	
Academic Year Faculty and Staff (20 Pays)**	\$23.29	\$41.05	\$57.68	\$66.45	

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

## **Standard Supplemental Life Insurance**

Monthly Cost
Benefit Amount per \$1,000 of
Coverage

1x, 2x, 3x or 4x Base/Contracted Annualized Salary \$0.290(24 pays)/\$0.348(20 pays)

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

Standard Spousal Life Insurance				
Benefit Amount	Per Pay Premium (20 Pays)	Per Pay Premium (24 Pays)		
\$10,000	\$1.63	\$1.36		
\$20,000	\$3.25	\$2.71		
\$30,000	\$4.88	\$4.07		
\$40,000	\$6.50	\$5.42		
\$50,000	\$8.13	\$6.78		
\$60,000	\$9.76	\$8.13		
\$70,000	\$11.38	\$9.49		
\$80,000	\$13.01	\$10.84		
\$90,000	\$14.63	\$12.20		
\$100,000	\$16.26	\$13.55		
			Guaranteed Issue Amount is \$30,000.	

Standard Dependent Child(ren) Life Insurance				
	Per Pay	Per Pay		
Benefit Amount	Premium	Premium		
	(20 Pays)	(24 Pays)		
\$5,000	\$0.207	\$0.17		
\$10,000	\$0.414	\$0.35		
\$15,000	\$0.621	\$0.52		
\$20,000	\$0.828	\$0.69		
\$25,000	\$1.04	\$0.86		

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

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<sup>\* 24</sup> payroll deductions taken for full-year employees( semi-monthly and bi-weekly)

<sup>\*\*</sup> Calculated on 20 payroll deductions