

2021 Monthly insurance premiums for active employees



Rates may vary for optional employers. Verify rates with your benefits office.

	Employee	Employee/spouse	Employee/children	Full family
Standard Plan ¹	\$97.68	\$253.36	\$143.86	\$306.56
Savings Plan ¹	\$9.70	\$77.40	\$20.48	\$113.00
TRICARE Supplement	\$62.50	\$121.50	\$121.50	\$162.50
Dental Plus	\$25.96	\$60.12	\$74.26	\$99.98
Basic Dental	\$0.00	\$7.64	\$13.72	\$21.34
State Vision Plan	\$5.80	\$11.60	\$12.46	\$18.26
Tobacco-use premium ¹	\$40.00	\$60.00	\$60.00	\$60.00

Employer contributions

	Employee	Employee/spouse	Employee/children	Full family
Health	\$402.70	\$797.68	\$618.06	\$998.72
Dental	\$13.48	\$13.48	\$13.48	\$13.48
Life insurance	\$0.32	\$0.32	\$0.32	\$0.32
Long term disability	\$3.22	\$3.22	\$3.22	\$3.22

Life insurance monthly premium rate

Optional Life and Dependent Life-Spouse

Premiums are determined by the employee or spouse's age as of the previous December 31 and the coverage amount. Rates shown per \$10,000 of coverage. The monthly premium will change when the age bracket changes. Coverage will reduce to 65 percent at age 70, 42 percent at age 75 and 31.7 percent at age 80.

Age	Rate	Age	Rate
Under 35	\$0.58	60-64	\$6.00
35-39	\$0.78	65-69	\$13.50
40-44	\$0.86	70-74	\$24.22
45-49	\$1.22	75-79	\$37.50
50-54	\$1.94	80 and over	\$62.04
55-59	\$3.36		

Dependent Life-Child

\$1.26 per month for \$15,000 of coverage; one premium provides coverage for all eligible children.

SLTD Plan monthly premium factor

Age preceding January 1	90-day waiting period	180-day waiting period
Under 31	0.00062	0.00049
31-40	0.00086	0.00067
41-50	0.00170	0.00129
51-60	0.00343	0.00263
61-65	0.00412	0.00316
66 and older	0.00504	0.00387

How to calculate SLTD monthly premium:

1. Divide gross annual salary by 12.
2. Multiply monthly salary by premium factor above.
3. Drop digits to right of two decimal places; do not round.
4. If number is even, this is the monthly premium.
5. If number is odd, add \$0.01 to determine monthly premium.

¹State Health Plan subscribers who use tobacco or e-cigarettes or cover dependents who use tobacco or e-cigarettes will pay a \$40 per month premium for subscriber-only coverage. The premium is \$60 for other levels of coverage. The premium is automatic for all State Health Plan subscribers unless the subscriber certifies no one he covers uses tobacco or e-cigarettes, or covered individuals who use tobacco or e-cigarettes have completed the Quit For Life[®] tobacco cessation program.



MoneyPlus Fees & Contributions

All members

Pretax Group Insurance Premium feature

This feature allows you to pay insurance premiums before taxes for health, vision, dental and up to \$50,000 of Optional Life coverage. You do not need to re-enroll each year.

Dependent Care Spending Account

You can use a Dependent Care Spending Account (DCSA) to pay for daycare costs for children and adults. It cannot be used to pay for dependent medical care. You submit claims for reimbursement as you have eligible expenses. The funds can be used only for expenses incurred January 1, 2021, through March 15, 2022. You forfeit funds left in your account after the reimbursement deadline. You must re-enroll each year.

Monthly fees	
Medical Spending Account	\$2.32
Health Savings Account	\$1.00
Limited-use Medical Spending Account	\$2.32
Dependent Care Spending Account	\$2.32
Central Bank (HSA)	
Maintenance fee (balances less than \$2,500)	\$1.25
Paper statements	\$3.00

What you can do during open enrollment:



- Enroll in or drop the Pretax Group Insurance Premium feature.
- Enroll in, re-enroll in or drop flexible spending accounts:
 - Medical Spending Account.
 - Limited-use Medical Spending Account.
 - Dependent Care Spending Account.
- Enroll in or drop a Health Savings Account.

2021 Contribution limits

Account	Limit
Medical Spending Account ²	\$2,750
Health Savings Account	\$3,600 (self-only coverage) \$7,200 (family coverage) \$1,000 (catch-up for age 55 or older)
Limited-use Medical Spending Account ²	\$2,750
Dependent Care Spending Account ^{2,3}	\$2,500 (married, filing separately) \$5,000 (single, head of household) \$5,000 (married, filing jointly)

² These are 2020 limits; contribution limits for 2021 will be released by the IRS at a later date.

³ Contribution limit for highly compensated employees is \$1,700.

2021 Reimbursement deadlines

Account	Grace period	Deadline
Medical Spending Account	None	March 31, 2022
Limited-use Medical Spending Account	None	March 31, 2022
Dependent Care Spending Account	March 15, 2022	March 31, 2022



If you enroll in an HSA, you must open a bank account with Central Bank and enter a validation code in MyBenefits. Visit schsa.centralbank.net to open an account.

Aflac Supplemental Group Insurance 2021 Monthly Premiums

<i>Coverage Level</i>	<i>Coverage Option</i>	
Accident Insurance	Low	Mid
Employee	\$6.46	\$10.04
Employee & Spouse	\$11.54	\$17.99
Employee & Child	\$16.07	\$25.14
Family	\$21.15	\$33.09

<i>Coverage Level</i>	<i>Coverage Option</i>	
Hospital Indemnity	Low	Mid
Employee	\$12.34	\$20.02
Employee & Spouse	\$22.68	\$38.24
Employee & Child	\$18.64	\$30.78
Family	\$28.98	\$49.00

<i>Age Bands and Rates Apply to Employee or Spouse</i>	<i>Monthly Rate per \$1,000 of Coverage</i>		<i>Additional Monthly Charge</i>
Critical Illness	Non-Tobacco	Tobacco	Flat Amount
18-25	\$0.23690	\$0.35743	\$1.51833
26-30	\$0.35031	\$0.51363	\$1.51833
31-35	\$0.42350	\$0.67117	\$1.51833
36-40	\$0.58477	\$0.95094	\$1.51833
41-45	\$0.72920	\$1.16925	\$1.51833
46-50	\$0.89166	\$1.42040	\$1.51833
51-55	\$1.44128	\$2.30823	\$1.51833
56-60	\$1.40049	\$2.33407	\$1.51833
61-65	\$3.01959	\$4.79773	\$1.51833
66+	\$5.44083	\$8.37914	\$1.51833

Allstate Identity Protection

2021 Monthly Premiums

Allstate Identity Protection Pro Plus	
Employee	\$9.95
Family	\$17.95