

# July 1, 2022 Per Pay Period Premiums



## Full-Time Active Employees

Pharmacy and Behavioral Health Benefits are provided as part of your enrollment in a County-sponsored medical plan. There is one combined rate for all three benefits.

| Healthcare Plans                  | Tier                  | EMPLOYER Premium Monthly | EMPLOYEE Premium Monthly | EMPLOYEE Premium Per Pay Period <sup>1</sup> |
|-----------------------------------|-----------------------|--------------------------|--------------------------|--|
| Cigna High Deductible Health Plan | Employee              | \$717.44                 | \$69.02                  | \$31.86                                      |
|                                   | Employee + Spouse     | \$1,439.02               | \$95.10                  | \$43.89                                      |
|                                   | Employee + Child(ren) | \$1,176.10               | \$83.34                  | \$38.46                                      |
|                                   | Employee + Family     | \$1,877.78               | \$130.08                 | \$60.04                                      |
| Cigna HMO                         | Employee              | \$718.18                 | \$86.80                  | \$40.06                                      |
|                                   | Employee + Spouse     | \$1,394.06               | \$177.66                 | \$82.00                                      |
|                                   | Employee + Child(ren) | \$1,151.06               | \$138.96                 | \$64.14                                      |
|                                   | Employee + Family     | \$1,089.96               | \$247.56                 | \$114.26                                     |
| UHC High Deductible Health Plan   | Employee              | \$717.44                 | \$69.02                  | \$31.86                                      |
|                                   | Employee + Spouse     | \$1,439.02               | \$95.10                  | \$43.89                                      |
|                                   | Employee + Child(ren) | \$1,176.10               | \$83.34                  | \$38.46                                      |
|                                   | Employee + Family     | \$1,877.78               | \$130.08                 | \$60.04                                      |
| UHC PPO                           | Employee              | \$729.14                 | \$113.72                 | \$52.49                                      |
|                                   | Employee + Spouse     | \$1,387.60               | \$260.98                 | \$120.45                                     |
|                                   | Employee + Child(ren) | \$1,138.06               | \$214.52                 | \$99.01                                      |
|                                   | Employee + Family     | \$1,796.86               | \$367.28                 | \$169.51                                     |

1. Employees who earn the Wellness Incentive will receive a \$30.00 credit toward their medical premium per pay period.

# July 1, 2022 Per Pay Period Premiums



## Part-Time Active Employees <sup>2</sup>

Pharmacy and Behavioral Health Benefits are provided as part of your enrollment in a County-sponsored medical plan. There is one combined rate for all three benefits.

| Healthcare Plans                  | Tier                  | EMPLOYER Premium Monthly | EMPLOYEE Premium Monthly | EMPLOYEE Premium Per Pay Period <sup>1</sup> |
|-----------------------------------|-----------------------|--------------------------|--------------------------|--|
| Cigna High Deductible Health Plan | Employee              | \$358.46                 | \$427.74                 | \$197.42                                     |
|                                   | Employee + Spouse     | \$719.52                 | \$814.60                 | \$375.97                                     |
|                                   | Employee + Child(ren) | \$588.06                 | \$671.38                 | \$309.87                                     |
|                                   | Employee + Family     | \$938.90                 | \$1,068.96               | \$493.37                                     |
| Cigna HMO                         | Employee              | \$359.10                 | \$445.88                 | \$205.79                                     |
|                                   | Employee + Spouse     | \$697.04                 | \$874.68                 | \$403.70                                     |
|                                   | Employee + Child(ren) | \$575.54                 | \$714.48                 | \$329.76                                     |
|                                   | Employee + Family     | \$904.98                 | \$1,152.54               | \$531.94                                     |
| UHC High Deductible Health Plan   | Employee              | \$358.72                 | \$427.74                 | \$197.42                                     |
|                                   | Employee + Spouse     | \$719.52                 | \$814.60                 | \$375.97                                     |
|                                   | Employee + Child(ren) | \$588.06                 | \$671.38                 | \$309.87                                     |
|                                   | Employee + Family     | \$938.90                 | \$1,068.96               | \$493.37                                     |
| UHC PPO                           | Employee              | \$364.58                 | \$478.28                 | \$220.74                                     |
|                                   | Employee + Spouse     | \$693.80                 | \$954.78                 | \$440.67                                     |
|                                   | Employee + Child(ren) | \$569.04                 | \$783.54                 | \$361.63                                     |
|                                   | Employee + Family     | \$895.92                 | \$1,263.22               | \$583.02                                     |

1. Employees who earn the Wellness Incentive will receive a \$30.00 credit toward their medical premium per pay period.
2. Part-time hours are 20 to 29.99 per week.

# July 1, 2022 Per Pay Period Premiums Vision and Dental



## Vision

| Plan   | Tier                  | Part-Time Active<br>EMPLOYEE<br>Premium<br>Per Pay Period <sup>1</sup> | Full-Time Active<br>EMPLOYEE<br>Premium<br>Per Pay Period |
|--------|-----------------------|--|---|
| EyeMed | Employee              | \$1.87   | \$0.61  |
|        | Employee + Spouse     | \$3.67   | \$1.34  |
|        | Employee + Child(ren) | \$3.54   | \$1.01  |
|        | Employee + Family     | \$5.47   | \$1.80  |

## Dental

| Plan                    | Tier                  | Part-Time Active<br>EMPLOYEE Premium<br>Per Pay Period <sup>1</sup> | Full-Time Active<br>EMPLOYEE Premium<br>Per Pay Period |
|-------------------------|-----------------------|---|--|
| Cigna Prepaid<br>(DHMO) | Employee              | \$3.33  | \$2.19   |
|                         | Employee + Spouse     | \$5.85  | \$4.13   |
|                         | Employee + Child(ren) | \$7.94  | \$5.37   |
|                         | Employee + Family     | \$9.27  | \$6.18   |
| Cigna (PPO)             | Employee              | \$13.14   | \$8.28   |
|                         | Employee + Spouse     | \$28.91   | \$18.22  |
|                         | Employee + Child(ren) | \$31.27   | \$19.71  |
|                         | Employee + Family     | \$40.15   | \$25.30  |
| Delta (PPO)             | Employee              | \$14.51   | \$10.35  |
|                         | Employee + Spouse     | \$31.99   | \$22.80  |
|                         | Employee + Child(ren) | \$34.62   | \$24.68  |
|                         | Employee + Family     | \$44.55   | \$31.81  |

# July 1, 2022 Per Month Rates Life Insurance



|  | Rate/ \$1,000 Coverage |
|--|------------------------|
| Additional Accidental Death and Dismemberment - Employee                 | \$0.020                |
| Additional Accidental Death and Dismemberment - Family                   | \$0.035                |
| Dependent Child Life (can elect in increments of \$5,000 up to \$20,000) | \$0.100                |

| Additional Employee and Spouse Life<br>(Spouse coverage may be elected in \$10,000 increments up to a maximum of \$100,000 and cannot exceed an employee's total life insurance amount.) | Non-Tobacco User | Tobacco User |
|--|------------------|--------------|
| <b>Age Bands</b>   |                  |              |
| Under 25   | \$0.029          | \$0.047      |
| 25-29  | \$0.035          | \$0.051      |
| 30-34  | \$0.046          | \$0.058      |
| 35-39  | \$0.051          | \$0.099      |
| 40-44  | \$0.067          | \$0.141      |
| 45-49  | \$0.109          | \$0.280      |
| 50-54  | \$0.167          | \$0.516      |
| 55-59  | \$0.284          | \$0.526      |
| 60-64  | \$0.480          | \$0.815      |
| 65-69  | \$0.692          | \$0.997      |
| 70 and older   | \$1.281          | \$1.638      |

## Formula to Estimate Additional Life Insurance Premium

$$\frac{\text{Rate}}{\text{Coverage Amount}} \times \frac{\text{Coverage Amount}}{2.167} = \text{Per Pay Period Premium}$$

## Example: Employee Additional Life 3x | Age 36 | Non-Tobacco User | Annual Base Salary = \$45,900

$$\frac{.051}{\text{Rate}} \times \frac{\$138,000}{\text{Coverage Amount (For Employee - Annual Base Salary rounded to the nearest \$1,000 multiplied by 1-5x)}} / 2.167 = \$3.25 \text{ Per Pay Period Premium}$$

# July 1, 2022 Per Pay Period Premium Other Benefits



## Short-Term Disability

| Short-Term Disability Coverage - Employee Only | Multiplier x Annual Base Salary / 26 Pay Periods |
|--|--|
| 40%  | \$0.0018   |
| 50%  | \$0.0029   |
| 60%  | \$0.0055   |

## Short-Term Disability Examples:

| Comparison of Short-Term Disability Premium at Various Salary Levels |                                       |                                       |                                       |
|--|---------------------------------------|---------------------------------------|---------------------------------------|
| Annual Base Salary   | Per Pay Period Premium Short-Term 40% | Per Pay Period Premium Short-Term 50% | Per Pay Period Premium Short-Term 60% |
| \$25,106   | \$1.74                                | \$2.80                                | \$5.31                                |
| \$40,503   | \$2.80                                | \$4.52                                | \$8.57                                |
| \$50,336   | \$3.48                                | \$5.61                                | \$10.65                               |
| \$61,922   | \$4.29                                | \$6.91                                | \$13.10                               |
| \$73,923   | \$5.12                                | \$8.25                                | \$15.64                               |
| \$115,981  | \$8.03                                | \$12.94                               | \$24.53                               |

## Group Legal Plan

| Other Services | Employee Premium Per Pay Period |
|----------------|---------------------------------|
| MetLife Legal  | \$7.27                          |

## Pet Insurance

| Plans  | Pricing   |
|--|---|
| Pets Best Pet Health Insurance (\$250 deductible, 90% reimbursement) | Get a personalized quote at 800.891.2565                |
| Pet Assure Veterinary Discount Plan                                  | \$8/month single pet; \$11/month all pets               |
| PetPlus Prescription Savings Plan                                    | \$3.75/single cat or dog; \$7.50/month all cats or dogs |

Maricopa County contributes a significant amount towards the cost of your benefits. Your share of the contributions for medical, vision, and dental benefits are deducted on a pre-tax basis which helps reduce your tax liability.