Your 2024-2025 Costs

Below is an overview of your benefit coverage costs.

Medical

Team member bi-weekly pre-tax premiums

MEDICAL						
Coverage Tier	Premium					
Employee Only	\$82.06					
Employee + Spouse	\$189.71					
Employee + Child(ren)	\$171.01					
Employee + Family	\$228.71					

Dental

Team member bi-weekly pre-tax premiums

DENTAL								
Coverage Tier	Core Premium	Buy-Up Premium						
Employee Only	\$10.57	\$15.08						
Employee + Spouse	\$15.07	\$25.06						
Employee + Child(ren)	\$17.03	\$26.67						
Employee + Family	\$18.75	\$30.45						

Medical Plan Surcharges:

- Tobacco Surcharge-\$100 per month (\$46.16 per pay period) tobacco surcharge (applies to team members who use tobacco products)
- Spousal Surcharge-\$150
 per month (\$69.23 per pay period) spousal surcharge (applies to team members whose spouse has access to health insurance with his/her partner, but you choose to enroll spouse in Tidelands Health medical plan)

Vision

Team member bi-weekly pre-tax premiums

VISION	
Coverage Tier	Premium
Employee Only	\$4.11
Employee + One	\$6.14
Employee + Family	\$10.98

Voluntary Life Insurance Premiums

Employee Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 and over
Employee Cost Per \$10,000	\$0.35	\$0.35	\$0.36	\$0.47	\$0.66	\$1.04	\$1.60	\$2.63	\$3.97	\$6.83	\$12.29	\$24.73
Spouse Cost Per \$10,000	\$0.18	\$0.18	\$0.21	\$0.26	\$0.38	\$0.38	\$0.93	\$1.42	\$2.47	\$4.02	\$7.35	\$14.59
Child(ren)	Increments of \$2,000 up to \$10,000 maximum \$0.26 per \$2,000 of coverage											

Note: Your life and AD&D benefits will reduce by 35% at age 65; 50% at age 70.