



Kaufman County Insurance Rates 2022-2023

Health Insurance

| Health Plan | Monthly Cost | Cost Per Pay Period |
|---|--------------|---------------------|
| *Employee Only | \$0.00** | \$0.00** |
| Employee & Spouse | \$755.16 | \$377.58 |
| Employee & Child | \$230.34 | \$115.17 |
| Employee & Children | \$419.96 | \$209.98 |
| Employee & Family | \$840.64 | \$420.32 |
| <i>* Employee Only premiums are paid through Kaufman County Group Health Insurance.</i> | | |

Dental Insurance

| Dental Plan | Monthly Cost | Cost Per Pay Period |
|-----------------------|--------------|---------------------|
| Employee Only | \$27.88 | \$13.94 |
| Employee & Spouse | \$55.02 | \$27.51 |
| Employee & Child(ren) | \$60.86 | \$30.43 |
| Employee & Family | \$89.98 | \$44.99 |

Vision Insurance

| Vision Costs | Monthly | Per Pay Period |
|-----------------------|---------|----------------|
| Employee Only | \$4.82 | \$2.41 |
| Employee & Spouse | \$8.16 | \$4.08 |
| Employee & Child(ren) | \$8.66 | \$4.33 |
| Employee & Family | \$12.98 | \$6.49 |

Voluntary Life / AD&D Insurance

The employee must be enrolled in a minimum of \$10,000 in order to have Supplemental Spouse and/or Dependent Life Insurance. All rates are based on the Employee's age.

$$\text{\$} \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} \div \text{\$}1,000 = \underline{\hspace{2cm}} \div 2 = \underline{\hspace{2cm}}$$

(Amount of coverage) (Rate factor by age-see below) monthly deduction per pay period

| AGE RATED PREMIUMS (Rates based on Employee) | Employee (Rate Per \$1,000) |
|---|--------------------------------|
| Life/AD&D Rate: Up to 24 | \$0.08 |
| 25-29 | \$0.08 |
| 30-34 | \$0.08 |
| 35-39 | \$0.011 |
| 40-44 | \$0.16 |
| 45-49 | \$0.23 |
| 50-54 | \$0.41 |
| 55-59 | \$0.63 |
| 60-64 | \$0.70 |
| 65-69 | \$1.22 |
| 70-74 | \$3.02 |
| 75-79 | \$7.75 |
| 80+ | \$15.53 |
| Child Life Rate (\$10,000) | \$2.03 |

Long-Term Disability Insurance

Kaufman County provides full-time employees with a core long-term disability income benefit. Employees have the option to buy up to a richer plan at their own expense. In the event the employee becomes disabled from a non-work-related injury or sickness, disability income benefits are provided as *a source of income*.

$$\text{\$} \underline{\hspace{2cm}} \div 12 = \underline{\hspace{2cm}} \div \text{\$}100 = \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \underline{\hspace{2cm}} \div 2 = \underline{\hspace{2cm}}$$

(Base Annual Salary) monthly salary (rate factor) monthly cost per pay period

| AGE RATED PREMIUMS | Rate (per \$100 of Base Monthly Salary) |
|--------------------|--|
| < 30 | 0.15 |
| 30-34 | 0.25 |
| 35-39 | 0.43 |
| 40-44 | 0.65 |
| 45-49 | 0.92 |
| 50-54 | 1.18 |
| 55-59 | 1.50 |
| 60-64 | 1.26 |
| 65-69 | 0.98 |
| 70-74 | 0.86 |
| 75-99 | 0.86 |