



HSAA Professional/Technical Monthly Benefit Premium Rate Sheet

April 1, 2024

	Benefit	Age Limit	Coverage	Employee Share		Employer Share		Total Monthly Premium			
MANDATORY BENEFITS	Supplementary Health	none	Single	\$24.77		\$74.33		\$99.10			
			Family	\$61.58		\$184.74		\$246.32			
	Emergency Travel Under Age 70 (added to Supplementary Health)	age 70	Single	\$0.21		\$0.65		\$0.86			
			Family	\$0.54		\$1.62		\$2.16			
	Dental	none	Single	\$15.87		\$47.61		\$63.48			
			Family	\$39.67		\$119.03		\$158.70			
	Basic Life (1x annual salary)	age 80	per \$1,000 of benefit	\$0.0440		\$0.1320		\$0.1760			
	Basic AD&D (1x annual salary)	age 80	per \$1,000 of benefit	\$0.0032		\$0.0098		\$0.0130			
	Short-Term Disability	age 65	% of basic monthly salary	0.326%		0.979%		1.3050%			
	Long-Term Disability	age 65	% of basic monthly salary	1.1082%		3.3248%		4.4330%			
VOLUNTARY BENEFITS	Additional Basic Life (1x annual salary)	age 80	per \$1,000 of benefit	\$0.0440		\$0.1320		\$0.1760			
	Additional Basic AD&D (1x annual salary)	age 80	per \$1,000 of benefit	\$0.0032		\$0.0098		\$0.0130			
	Optional Dependent Life (\$10,000 spouse; \$5,000/child)	age 70	per benefit	\$3.93		N/A		\$3.93			
	Optional AD&D (\$350,000 maximum)	none	Employee only - per \$10,000 of benefit	\$0.315		N/A		\$0.315			
			Family - per \$10,000 of benefit	\$0.450		N/A		\$0.450			
	Optional Employee/Spousal Life (\$500,000 maximum)	age 70	per \$10,000 of benefit	Gender X Non-Smoker	Female Non-Smoker	Male Non-Smoker	Gender X Smoker	Female Smoker	Male Smoker		
										Optional Employee/Spousal Life premiums are 100% employee paid	
				Up to 34 years	\$0.41	\$0.39	\$0.49	\$0.62	\$0.59	\$0.78	
				35-39 years	\$0.49	\$0.49	\$0.50	\$0.82	\$0.78	\$1.07	
				40-44 years	\$0.70	\$0.69	\$0.78	\$1.23	\$1.17	\$1.56	
45-49 years				\$1.21	\$1.17	\$1.46	\$2.16	\$2.04	\$2.81		
50-54 years				\$2.01	\$1.94	\$2.43	\$3.43	\$3.20	\$4.75		
55-59 years				\$3.31	\$3.11	\$4.45	\$5.36	\$4.85	\$8.24		
60-64 years	\$4.31	\$3.98	\$6.20	\$6.55	\$5.82	\$10.66					
65-69 years	\$6.33	\$5.89	\$8.80	\$8.75	\$7.81	\$14.04					