

Employee Welfare Benefits Premium Contributions Benefit Year 2021 (1/1/21 – 12/31/21)

Employee contributions are deducted weekly aligning benefit coverage and pay period. Pay periods are Monday – Sunday. Paychecks are paid on the following Friday.

1. Medical & Prescription (effective 1/1/21 – 12/31/21)

	Weekly EE Contribution*	<i>Total Monthly Cost**</i>
Single:	\$ 1.76	\$ 682.62
Employee + Spouse	\$ 15.06	\$1,365.24
Employee + Child(ren)	\$ 9.80	\$1,317.46
Family:	\$ 38.81	\$1,918.16

2. MVP Integrated HRA Account Funding -
Employee must be enrolled in VT Vitality Gold 3 HDHP

	Employee Premium Contribution	EMPLOYEE RESPONSABILITY (OUT OF POCKET BEFORE HRA)	HRA EMPLOYER FUNDED BENEFIT (PAID AFTER EMPLOYEE RESPONSIBILITY PORTION)
SINGLE	\$0.00	\$2,000	\$1,000
EE + SPOUSE	\$0.00	\$4,500	\$1,500
EE + Child(ren)	\$0.00	\$4,500	\$1,500
FAMILY	\$0.00	\$4,500	\$1,500

ELIGIBLE EXPENSES-

- Medical Deductible Expenses
- Prescription Deductible Expenses

3. Dental & Vision (effective (effective 1/1/21 – 12/31/21)

	Weekly EE Contribution*	<i>Total Monthly Cost**</i>
Single:	\$ 0.01	\$ 46.21
Employee + Spouse	\$ 2.50	\$ 92.42
Employee + Child(ren)	\$ 0.02	\$ 83.18
Family:	\$ 2.51	\$129.39

4. Short Term Disability, Long Term Disability, Life and AD&D
 Employee Contribution is based on employee's rate of pay including average incentive and the age of the employee. Employee contribution is 25% of the calculated premium invoiced monthly by the carrier. Premiums are based on the rates shown below. Also shown is a calculation of the premium along with the employee contribution for an employee eligible for the maximum benefit based on age and rate of pay.

Estimated Weekly Employee Contribution Calculation Maximum Benefits at age <65						
	LIFE Premium	AD&D Premium	STD Montly Premium	LTD Montly Premium		
Rate	\$0.120	\$0.02	\$0.41	0.530%		
	Per \$1k of coverage	Per \$1k of coverage	Per \$10 of Benefit	Per \$1 of Covered Monthly Earnings (CME)	Total Monthly Premium	Weekly EE Contribution
Maximum Benefit	\$50,000.00	\$50,000.00	\$1,100.00	\$5,000.00		
Premium	\$6.00	\$1.00	\$45.10	\$39.75	\$91.85	\$5.30