

# 2023 Benefit Rate Sheet

Check out the  
benefits page of our  
website to learn  
more!

## State Health Benefit Plan Rates Effective January 1, 2023

| Plan Type            | Employee Only | Employee + Spouse | Employee + Child(ren) | Employee + Family |
|----------------------|---------------|-------------------|-----------------------|-------------------|
| BCBS HRA Bronze Plan | \$76.58       | \$228.22          | \$151.64              | \$303.28          |
| BCBS HRA Silver Plan | \$114.32      | \$307.47          | \$215.80              | \$408.95          |
| BCBS HRA Gold Plan   | \$175.68      | \$436.33          | \$320.11              | \$580.76          |
| BCBS HMO Plan        | \$143.03      | \$367.76          | \$264.61              | \$489.34          |
| UHC HMO Plan         | \$174.49      | \$433.83          | \$318.09              | \$577.43          |
| UHC HDHP Plan        | \$61.83       | \$197.24          | \$126.57              | \$261.98          |
| Kaiser HMO Plan      | \$154.13      | \$391.49          | \$283.60              | \$520.96          |
| Tricare Supp.        | \$60.50       | \$119.50          | \$119.50              | \$160.50          |

Be sure you take advantage of all our online resources to understand how our plans work. Remember that the Board continues to fund most of the cost of your health plans in 2023—\$945.00 per month for every enrolled employee. The Tricare Supplement is for active or retired military personnel enrolled in Tricare. Note that an \$80/mo surcharge applies for tobacco users.

## Dental Plan Rates Effective January 1, 2023

| Plan                       | Employee Only | Employee + Spouse | Employee + Child(ren) | Employee + Family |
|----------------------------|---------------|-------------------|-----------------------|-------------------|
| ChoiceStandard (MetLife)   | \$33.57       | \$65.42           | \$68.58               | \$96.12           |
| ChoicePlus (MetLife)       | \$55.84       | \$109.36          | \$114.70              | \$160.94          |
| Network Platinum (MetLife) | \$48.61       | \$95.18           | \$99.83               | \$140.09          |
| DMO Plan (Aetna)           | \$18.34       | \$33.40           | \$41.42               | \$49.40           |

MetLife is the provider for the Choice/Network Plans, and Aetna is the provider for the DMO. *Note that you MUST use a MetLife Network dentist if you enroll in the Network Platinum plan, and you MUST find a primary network dentist before signing up for the Aetna DMO!* Visit the benefits page of our website to see which dentists are in the MetLife Network or the Aetna DMO network.

## Vision Plan Rates Effective January 1, 2023

| Plan          | Employee Only | Employee + Spouse | Employee + Child(ren) | Employee + Family |
|---------------|---------------|-------------------|-----------------------|-------------------|
| Standard Plan | \$5.57        | \$11.05           | \$11.54               | \$15.36           |
| Premium Plan  | \$8.84        | \$18.59           | \$19.42               | \$26.22           |

Our vision provider for 2023 is Avesis. Go to the benefits page of our website to find eye doctors in the Avesis network!

## Short-Term Disability Plan Rates Effective January 1, 2023

| Age   | 7-Day Wait | 14-Day Wait | 30-Day Wait | 45-Day Wait | 60-Day Wait | 75-Day Wait |
|-------|------------|-------------|-------------|-------------|-------------|-------------|
| 0-19  | \$1.34     | \$1.04      | \$0.71      | \$0.61      | \$0.32      | \$0.26      |
| 20-24 | \$1.34     | \$1.04      | \$0.71      | \$0.61      | \$0.32      | \$0.26      |
| 25-29 | \$1.34     | \$1.04      | \$0.71      | \$0.61      | \$0.32      | \$0.26      |
| 30-34 | \$1.34     | \$1.04      | \$0.71      | \$0.61      | \$0.32      | \$0.26      |
| 35-39 | \$1.16     | \$1.03      | \$0.70      | \$0.57      | \$0.31      | \$0.24      |
| 40-44 | \$0.92     | \$0.84      | \$0.57      | \$0.45      | \$0.36      | \$0.27      |
| 45-49 | \$0.99     | \$0.84      | \$0.59      | \$0.45      | \$0.36      | \$0.27      |
| 50-54 | \$1.06     | \$0.88      | \$0.68      | \$0.52      | \$0.42      | \$0.33      |
| 55-59 | \$1.35     | \$1.10      | \$0.70      | \$0.59      | \$0.54      | \$0.47      |
| 60-64 | \$1.56     | \$1.25      | \$0.71      | \$0.59      | \$0.54      | \$0.47      |
| 65-69 | \$1.61     | \$1.25      | \$0.71      | \$0.59      | \$0.54      | \$0.47      |
| 70+   | \$1.61     | \$1.25      | \$0.71      | \$0.59      | \$0.54      | \$0.47      |

The rates listed above are **per \$100 of monthly benefit**. You may purchase Short-Term Disability (STD) coverage in an amount less than or equal to 60% of your paycheck, in \$100 increments. Our benefits portal calculates cost automatically for you as you enroll. One America is the provider. Be sure to check your sick leave balance before enrolling in the STD plan. The plan will not pay you anything until all your sick leave is gone, so select the "Wait" (7, 14, 30, 45, 60, 75) that most closely mirrors your sick leave balance. Note that the Wait Periods reflect calendar days, while your sick leave is work days. 7 calendar days = 5 work days.

## Long-Term Disability Plan Rates Effective January 1, 2023

| Age   | Cost per \$100 of Monthly Covered Payroll |
|-------|---|
| 0-19  | \$0.137                                   |
| 20-24 | \$0.137                                   |
| 25-29 | \$0.137                                   |
| 30-34 | \$0.137                                   |
| 35-39 | \$0.137                                   |
| 40-44 | \$0.137                                   |
| 45-49 | \$0.137                                   |
| 50-54 | \$0.280                                   |
| 55-59 | \$0.500                                   |
| 60-64 | \$0.604                                   |
| 65+   | \$0.986                                   |

MetLife is our Long-Term Disability (LTD) provider. If you are nearing retirement or age 65, you may not need to purchase LTD coverage at all.

### Planning to have a baby?

Fayette employees get 3 weeks paid maternity leave. This means if you have a baby, you get 3 weeks of paid leave, then you use your sick leave balance, THEN, (and only then) can our STD plan pay you. This means everyone expecting to have a baby should consider if it makes sense to adjust their STD wait period!

## Life Insurance Plan Rates Effective January 1, 2023

| EMPLOYEE | Cost per \$1,000 | SPOUSE* | Cost per \$1,000 | CHILD | Cost per \$1,000 |
|----------|------------------|---------|------------------|-------|------------------|
| <30      | \$0.038          | <30     | \$0.040          |       | \$0.109          |
| 30-34    | \$0.047          | 30-34   | \$0.050          |       |                  |
| 35-39    | \$0.066          | 35-39   | \$0.060          |       |                  |
| 40-44    | \$0.085          | 40-44   | \$0.080          |       |                  |
| 45-49    | \$0.122          | 45-49   | \$0.110          |       |                  |
| 50-54    | \$0.188          | 50-54   | \$0.180          |       |                  |
| 55-59    | \$0.300          | 55-59   | \$0.290          |       |                  |
| 60-64    | \$0.413          | 60-64   | \$0.440          |       |                  |
| 65-69    | \$0.789          | 65-69   | \$0.840          |       |                  |
| 70+      | \$1.276          | 70+     | \$1.360          |       |                  |

*\*Note: Spouse rates are based on YOUR age!*

MetLife is our Life Insurance provider. Employees may purchase Life Insurance in increments of \$10,000 up to a maximum benefit of ten times salary or \$1,000,000 whichever is less. You may also purchase Life Insurance for your Spouse in \$10,000 increments up to a maximum benefit of \$250,000 not to exceed 50% of your coverage amount. The cost for Employee Life and Spouse Life is based on your age. You may purchase Life Insurance for children (under age 26) in increments of \$1,000 with a minimum of \$3,000 and a maximum of \$20,000.

## Accidental Death & Dismemberment Plan Rates Effective January 1, 2023

| Supplemental AD&D | Employee Rate |
|-------------------|---------------|
| Cost per \$1,000  | \$0.150       |

MetLife is our AD&D provider. This plan pays if you die or are severely injured in an accident. It covers fewer injuries than the Accident plan does, but it costs a lot less. Be sure to review the additional information about this coverage on the Benefits page of our website, or as you are enrolling in our Benefits Portal.

*Be sure to visit the benefits page of our website for resources to help you make great decisions.*

## Legal Plan Rates Effective January 1, 2023

| Legal Plan   | Standard Plan | Premium Plan |
|--------------|---------------|--------------|
| Monthly Cost | \$8.25        | \$15.75      |

MetLife is our Legal plan provider. The Premium Plan covers more than the Standard Plan. Be sure to review the additional information about this coverage on the Benefits page of our website, or as you are enrolling in our Benefits Portal.

## Critical Illness Plan Rates Effective January 1, 2023

| EMPLOYEE | Cost per \$1,000 | SPOUSE | Cost per \$1,000 | CHILD | Cost per \$1,000 |
|----------|------------------|--------|------------------|-------|------------------|
| <30      | \$0.590          | <30    | \$0.680          |       | \$0.44           |
| 30-39    | \$0.920          | 30-39  | \$1.000          |       |                  |
| 40-49    | \$1.670          | 40-49  | \$1.980          |       |                  |
| 50-59    | \$2.910          | 50-59  | \$3.450          |       |                  |
| 60-69    | \$5.510          | 60-69  | \$6.240          |       |                  |
| 70-84    | \$8.170          | 70-84  | \$9.300          |       |                  |

MetLife is our Critical Illness plan provider. Rates above are per \$1,000 of coverage. You can choose from \$5,000, \$10,000, \$20,000, \$30,000 or \$40,000 of coverage for yourself.

## Accident Plan Rates Effective January 1, 2023

| Accident Plan       | Employee Only | Employee + Spouse | Employee + Child(ren) | Employee + Family |
|---------------------|---------------|-------------------|-----------------------|-------------------|
| <b>Monthly Cost</b> | \$10.00       | \$19.80           | \$22.39               | \$27.74           |

MetLife is our Accident plan provider. This plan pays if you are injured in an accident. It covers many more injuries than the AD&D plan does, but it costs significantly more.

*To get to our benefits website, go to [www.fcboe.org](http://www.fcboe.org),  
click on Departments, then HR, then Benefits!*

