

2021 Semi-Monthly Premiums for Active Employees

Medical

PPO	Employee Only		Employee + Children		Employee + Spouse/Domestic Partner		Employee + Family	
	Employee	LANL	Employee	LANL	Employee	LANL	Employee	LANL
Salary range less than or = \$40,000	\$63.00	\$303.50	\$112.50	\$548.00	\$130.50	\$640.50	\$180.50	\$880.50
\$40,001 to \$80,000	\$68.00	\$298.50	\$123.50	\$537.00	\$143.00	\$628.00	\$198.00	\$863.00
\$80,001 to \$120,000	\$74.00	\$292.50	\$133.00	\$527.50	\$155.00	\$616.00	\$213.00	\$848.00
More than \$120,000	\$91.00	\$275.50	\$162.50	\$498.00	\$189.50	\$581.50	\$261.50	\$799.50

HDHP	Employee Only		Employee + Children		Employee + Spouse/Domestic Partner		Employee + Family	
	Employee	LANL	Employee	LANL	Employee	LANL	Employee	LANL
Salary range less than or = \$40,000	\$44.50	\$303.50	\$81.00	\$545.50	\$94.50	\$637.00	\$129.50	\$877.00
\$40,001 to \$80,000	\$50.00	\$298.00	\$88.00	\$538.50	\$103.50	\$628.00	\$141.50	\$865.00
\$80,001 to \$120,000	\$53.50	\$294.50	\$95.00	\$531.50	\$111.50	\$620.00	\$153.50	\$853.00
More than \$120,000	\$65.00	\$283.00	\$116.00	\$510.50	\$136.50	\$595.00	\$187.50	\$819.00

Dental and Vision

Plan	Employee Only		Employee + Children		Employee + Spouse/Domestic Partner		Employee + Family	
	Employee	LANL	Employee	LANL	Employee	LANL	Employee	LANL
Delta Dental	\$4.10	\$15.43	\$8.35	\$31.42	\$7.66	\$28.80	\$13.67	\$51.42
Davis Vision	\$0.54	\$2.01	\$1.13	\$4.22	\$1.07	\$4.03	\$1.57	\$5.88

Legal

Plan	Employee Only	Employee + Children	Employee + Spouse/Domestic Partner	Employee + Family
ARAG Legal	\$5.55	\$7.62	\$7.62	\$8.32

Accidental Death & Dismemberment

Coverage	Employee Only	Employee + 1	Employee + 2 or More
\$50,000	\$0.35	\$0.44	\$0.57
\$100,000	\$0.70	\$0.87	\$1.13
\$200,000	\$1.39	\$1.74	\$2.26
\$300,000	\$2.09	\$2.61	\$3.39
\$400,000	\$2.78	\$3.48	\$4.52
\$500,000	\$3.48	\$4.35	\$5.65

Employee Supplemental Life

Age Band	Rate per \$1,000 per Pay Period
<25	\$0.0080
25-29	\$0.0070
30-34	\$0.0085
35-39	\$0.0135
40-44	\$0.0215
45-49	\$0.0355
50-54	\$0.0795
55-59	\$0.1310
60-64	\$0.1995
65-69	\$0.2865
70-74	\$0.5230
75+	\$0.7360

How to calculate the semi-monthly premium:

Example: Employee salary of \$102,000
Election of 3x salary
50 years old

$$\begin{aligned} \$102,000 \times 3 &= \$306,000 \\ \$306,000 / 1,000 &= 306 \\ 306 \times 0.0795 &= \$24.33 \text{ semi-monthly} \end{aligned}$$

Age reduction intervals:

Your Age:	Policy Reduction:
65-69	35%
70-74	55%
75+	70%

Note: Each reduction is applied to the face value of your coverage. It is not cumulative.

Child(ren) Life - \$5,000 or \$10,000

Child(ren) (\$5,000)	\$0.08
Child(ren) (\$10,000)	\$0.16

Spouse / Domestic Partner Life

Age Band	Rate per \$1,000 per Pay Period
<30	\$0.0145
30-34	\$0.0145
35-39	\$0.0170
40-44	\$0.0255
45-49	\$0.0410
50-54	\$0.0665
55-59	\$0.1170
60-64	\$0.1920
65-69	\$0.2795
70-74	\$0.4045
75+	\$0.7135

How to calculate semi-monthly premium for spousal coverage:

Example: Spouse: 46 years old, \$50,000 in coverage

$$\begin{aligned} \$50,000 / \$1,000 &= 50 \\ 50 \times 0.0410 &= \$2.05 \text{ semi-monthly} \end{aligned}$$

Supplemental Short-Term Disability

Age Band	Rate per \$10 of Weekly Covered Benefit
<25	\$0.0870
25-29	\$0.0890
30-34	\$0.0900
35-39	\$0.0785
40-44	\$0.0715
45-49	\$0.0865
50-54	\$0.1060
55-59	\$0.1195
60-64	\$0.1210
65-69	\$0.1225
70+	\$0.1225

How to calculate the semi-monthly SSTD premium:

1. Divide annual salary by 1200
2. Multiply the result by the rate based on age
3. The result is the semi-monthly premium

Step 1: *Example:* 50-year old earning \$102,000
 $= (102,000 / 1,200)$
 $= 85$
Step 2: $= 85 \times \$0.1060$
Step 3: $= \$9.01$ is the semi-monthly premium

Long-Term Disability

Age Band	Rate per \$100 of Monthly Covered Payroll
<25	\$0.0165
25-29	\$0.0195
30-34	\$0.0310
35-39	\$0.0610
40-44	\$0.0880
45-49	\$0.1320
50-54	\$0.1890
55-59	\$0.2085
60-64	\$0.1815
65-69	\$0.1515
70+	\$0.1515

How to calculate the semi-monthly LTD premium:

1. Divide annual salary by 1200
2. Multiply the result by the rate based on age
3. The result is the semi-monthly premium

Step 1: *Example:* 50-year old earning \$102,000
 $= (102,000 / 1,200)$
 $= 85$
Step 2: $= 85 \times \$0.1890$
Step 3: $= \$16.07$ is the semi-monthly premium