

# 2024 Semi-Monthly Premiums for Active Employees



Medical - Preferred Provider Organization (PPO)								
Salary Range	Employee Only		Employee + Child(ren)		Employee + Spouse/ Domestic Partner		Employee + Family	
	Employee	LANL	Employee	LANL	Employee	LANL	Employee	LANL
Less than or = to \$40,000	\$71.00	\$348.50	\$127.00	\$630.00	\$147.50	\$736.50	\$204.00	\$1,012.00
\$40,001 to \$80,000	\$77.00	\$342.50	\$139.50	\$617.50	\$161.50	\$722.50	\$224.00	\$992.00
\$80,001 to \$120,000	\$83.50	\$336.00	\$150.50	\$606.50	\$175.50	\$708.50	\$240.50	\$975.50
More than \$120,000	\$103.00	\$316.50	\$183.50	\$573.50	\$214.50	\$669.50	\$296.00	\$920.00

Medical - High Deductible Health Plan (HDHP)								
Salary Range	Employee Only		Employee + Child(ren)		Employee + Spouse/ Domestic Partner		Employee + Family	
	Employee	LANL	Employee	LANL	Employee	LANL	Employee	LANL
Less than or = to \$40,000	\$49.50	\$344.50	\$90.50	\$619.50	\$105.00	\$723.50	\$144.50	\$996.00
\$40,001 to \$80,000	\$56.00	\$338.00	\$98.50	\$611.50	\$115.50	\$713.00	\$158.50	\$982.00
\$80,001 to \$120,000	\$59.50	\$334.50	\$106.00	\$604.00	\$124.50	\$704.00	\$171.50	\$969.00
More than \$120,000	\$73.00	\$321.00	\$130.00	\$580.00	\$153.00	\$675.50	\$210.00	\$930.50

Dental and Vision								
	Employee Only		Employee + Child(ren)		Employee + Spouse/ Domestic Partner		Employee + Family	
	Employee	LANL	Employee	LANL	Employee	LANL	Employee	LANL
Dental	\$4.19	\$15.74	\$8.53	\$32.07	\$7.82	\$29.39	\$13.96	\$52.48
Vision	\$0.75	\$2.82	\$1.56	\$5.93	\$1.48	\$5.65	\$2.17	\$8.26

Legal			
	Employee Only	Employee + 1	Employee + 2 or More
Legal	\$5.43	\$7.25	\$7.70

Identity Theft Protection		
	Employee Only	Employee + Dependents
Norton LifeLock	\$3.88	\$6.88

Accidental Death & Dismemberment			
Coverage Amount	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 Insurance	
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 \$101,500\*  
 Election of 3x salary, 50 years old  
 \*Round salary to nearest \$1,000  
 $\$102,000 \times 3 = \$306,000$   
 $\$306,000 / \$1,000 = 306$   
 $306 \times \$0.0795 = \$24.33$  semi-monthly

**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.

## 2024 Semi-Monthly Premiums for Active Employees



Child(ren) Life Insurance	
Coverage Amount per Child	Premium
\$5,000	\$0.08
\$10,000	\$0.16

Spouse / Domestic Partner Life Insurance	
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 the semi-monthly premium:**

*Example:* \$50,000 in coverage  
Spouse/domestic partner is 46 years old

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

LANL Paid Coverages
Basic Employee Life Insurance
Short-Term Disability
Long-Term Disability