



## MONTHLY RATES FOR THE 2016-17 PLAN YEAR

### Faculty, Officers, University Staff and Classified Staff

Medical Plans	CU Health Plan - Exclusive			CU Health Plan - Extended			CU Health Plan - High Deductible			CU Health Plan - Kaiser		
	Total Rate	Cost CU Covers	Your Cost	Total Rate	Cost CU Covers	Your Cost	Total Rate	Cost CU Covers	Your Cost	Total Rate	Cost CU Covers	Your Cost
<b>Employee Only</b>	\$550.70	\$511.92	\$38.78	\$564.44	\$511.92	\$52.52	\$511.92	\$511.92	\$0	\$577.32	\$511.92	\$65.40
<b>Employee + Spouse</b>	\$1,108.38	\$948.60	\$159.78	\$1,136.40	\$948.60	\$187.80	\$963.60	\$948.60	\$15.00	\$1,162.16	\$948.60	\$213.56
<b>Employee + Child(ren)</b>	\$1,044.10	\$944.64	\$99.46	\$1,070.48	\$944.64	\$125.84	\$958.64	\$944.64	\$14.00	\$1,094.70	\$944.64	\$150.06
<b>Family</b>	\$1,542.32	\$1,330.72	\$211.60	\$1,581.46	\$1,330.72	\$250.74	\$1,349.72	\$1,330.72	\$19.00	\$1,617.66	\$1,330.72	\$286.94

Dental Plans	CU Health Plan - Dental EPO			CU Health Plan - Dental PPO		
	Total Rate	Cost CU Covers	Your Cost	Total Rate	Cost CU Covers	Your Cost
<b>Employee Only</b>	\$28.40	\$28.40	\$0	\$46.00	\$28.40	\$17.60
<b>Employee + Spouse</b>	\$47.76	\$28.40	\$19.36	\$78.10	\$28.40	\$49.70
<b>Employee + Child(ren)</b>	\$53.54	\$28.40	\$25.14	\$85.42	\$28.40	\$57.02
<b>Family</b>	\$76.14	\$28.40	\$47.74	\$127.44	\$28.40	\$99.04





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### Faculty, Officers, University Staff and Classified Staff

Vision Plans	CU Health Plan - Vision		
	Total Rate	Cost CU Covers	Your Cost
Employee Only	\$6.18	\$0	\$6.18
Employee + Spouse	\$10.80	\$0	\$10.80
Employee + Child(ren)	\$11.72	\$0	\$11.72
Family	\$17.90	\$0	\$17.90

#### Short-term disability for faculty and university staff only

Employees who qualify for this benefit will receive 60 percent of their weekly, pre-disability earnings, to a maximum of \$1,500. To calculate your monthly coverage cost:

Steps	Example
Multiply your monthly salary by 0.60. This is the percentage of your monthly salary you'll receive while on short-term disability.	Monthly salary of \$5,000 x 0.60 = \$3,000
Divide that number by 100.	\$3,000 / 100 = \$30
Multiply this final amount by the option rate 0.207. This is the amount of money that will be deducted from your pay each month for this coverage.	\$30 x 0.207 = \$6.21

#### Long-term disability for classified staff only

Multiply your monthly salary by the rate shown for your age to get your monthly premium amount.

Age	Vested*	Non-vested
Younger than 30	\$0.0010	\$0.0028
30-34	\$0.0011	\$0.0034
35-39	\$0.0014	\$0.0042
40-44	\$0.0019	\$0.0058
45-49	\$0.0030	\$0.0089
50-54	\$0.0044	\$0.0132
55-59	\$0.0061	\$0.0194
60-64	\$0.0066	\$0.0199
65+	\$0.0081	\$0.0242

\*You need five years of PERA service to be vested.



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EMPLOYEE SERVICES

1800 Grant St., Suite 400, Denver, CO 80203

benefits@cu.edu

1-855-216-7740 (option 3)

**On the Web:**  
[www.cu.edu/benefits](http://www.cu.edu/benefits)



## MONTHLY RATES FOR THE 2016-17 PLAN YEAR

### Faculty, Officers, University Staff and Classified Staff

#### Optional Term Life Insurance + Accidental Death and Dismemberment Coverage for Employee or Spouse

Age	Standard monthly rate for every \$1,000 of coverage	Discount monthly rate for every \$1,000 of coverage*
Younger than 20	\$0.076	\$0.057
20-24	\$0.078	\$0.060
25-29	\$0.083	\$0.063
30-34	\$0.10	\$0.064
35-39	\$0.11	\$0.071
40-44	\$0.137	\$0.096
45-49	\$0.201	\$0.141
50-54	\$0.305	\$0.21
55-59	\$0.484	\$0.341
60-64	\$0.893	\$0.625
65-69	\$1.44	\$1.04
70-74	\$2.51	\$1.86
75 and older	\$4.50	\$2.08

\* Discount rate (no tobacco use in the last 12 months)

#### Children's Optional Term Life Insurance + Accidental Death and Dismemberment Coverage

*One rate covers all verified children.*

	Coverage amount	Monthly cost per enrollee
<b>Option A</b>	\$5,000 group term + \$5,000 AD&D	\$1.10
<b>Option B</b>	\$10,000 group term + \$10,000 AD&D	\$2.20

#### Voluntary Accidental Death and Dismemberment Coverage

	Coverage amount	Monthly cost per enrollee
<b>Employee or Spouse</b>	\$10,000 - \$250,000	\$0.28 (for every \$10,000 of coverage)
<b>Child(ren)</b>	\$5,000	\$0.14



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