UNIVERSITY OF HARTFORD

Aetna Medical Insurance						
Pay, if annualized;	Less than \$50,000					
Plan Options:	High Deductib	le-based Plan	Point of Service Plan			
Covered Participants and Per Pay Pre-tax Deduction	Employee University Contribution Contribution		Employee Contribution	University Contribution		
Employee Only						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$36.40 \$43.68	\$488.71 \$586.45	\$291.88 \$350.26	\$419.71 \$503.65		
Employee + Spouse						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$70.53 \$84.63	\$947.13 \$1,136.55	\$565.65 \$678.78	\$813.39 \$976.06		
Employee + Child(ren)						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$62.13 \$74.56	\$834.23 \$1,001.08	\$498.23 \$597.87	\$721.44 \$865.72		
Employee + Spouse + Child(ren)						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$103.75 \$124.50	\$1,393.33 \$1,672.00	\$832.13 \$998.55	\$1,196.59 \$1,435.90		

Pay, If annualized;	\$50,000 or More					
Plan Options:	High Deductible-based Plan		Point of Se	ervice Plan		
Covered Participants and Per Pay Pre-tax Deduction	Employee Contribution	University Contribution	Employee Contribution	University Contribution		
Employee Only						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$109.18 \$131.02	\$415.93 \$499.12	\$341.61 \$409.93	\$369.98 \$443.98		
Employee + Spouse						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$211.58 \$253.90	\$806.17 \$967.40	\$662.02 \$794.42	\$717.02 \$860.42		
Employee + Child(ren)						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$186.36 \$223.63	\$710.00 \$852.00	\$583.10 \$699.72	\$636.56 \$763.87		
Employee + Spouse + Child(ren)						
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$311.26 \$373.51	\$1,185.83 \$1,422.99	\$973.90 \$1,168.67	\$1,054.82 \$1,265.78		

^{* 24} payroll deductions taken for full-year employees(semi-monthly and bi-weekly)

^{* *} Calculated on 20 payroll deductions

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Aetna Freedom of Choice Dental Insurance					
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + Child(ren)	
Full Year Faculty and Staff (24 Pays)*	\$18.16	\$32.00	\$44.97	\$51.80	
Academic Year Faculty and Staff (20 Pays)**	\$21.79	\$38.40	\$53.96	\$62.16	

United Healthcare Vision Insurance					
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + Child(ren)	
Full Year Faculty and Staff (24 Pays)* Academic Year Faculty and Staff (20 Pays)**	\$2.42 \$2.90	\$4.58 \$5.49	\$5.37 \$6.44	\$7.55 \$9.06	

Standard Supplemental Life Insurance

Benefit Amount Monthly Cost

Coverage

1x, 2x, 3x or 4x Base/Contracted Annualized Salary \$0.290

Guaranteed Issue Amount is \$250,000, with a maximum benefit of \$500,000. Age reduction rules apply.

Standard Spousal Life Insurance					
	Benefit Amount	Per Pay Premium (20 Pays)	Per Pay Premium (24 Pays)		
	\$10,000	\$1.63	\$1.36		
	\$20,000	\$3.25	\$2.71		
	\$30,000	\$4.88	\$4.07		
	\$40,000	\$6.50	\$5.42		
	\$50,000	\$8.13	\$6.78		
	\$60,000	\$9.76	\$8.13		
	\$70,000	\$11.38	\$9.49		
	\$80,000	\$13.01	\$10.84		
	\$90,000	\$14.63	\$12.20		
	\$100,000	\$16.26	\$13.55		
				Guaranteed Issue Amount is \$30,000.	

Standard Dependent Child(ren) Life Insurance					
	Per Pay	Per Pay			
Benefit Amount	Premium	Premium			
	(20 Pays)	(24 Pays)			
\$5,000	\$0.207	\$0.17			
\$10,000	\$0.414	\$0.35			
\$15,000	\$0.621	\$0.52			
\$20,000	\$0.828	\$0.69			
\$25,000	\$1.04	\$0.86			

Cigna Personal Accident Insurance						
Benefit Amount	Per Pay Premium (Employee Only Coverage - 20 Pays)	Per Pay Premium (Family Coverage - 20 Pays)	Per Pay Premium (Employee Only Coverage - 24 Pays)	Per Pay Premium (Family Coverage - 24 Pays)		
\$10,000	\$0.18	\$0.34	\$0.15	\$0.29		
\$50,000	\$0.90	\$1.71	\$0.75	\$1.43		
\$100,000	\$1.80	\$3.42	\$1.50	\$2.85		
\$150,000	\$2.70	\$5.13	\$2.25	\$4.28		
\$200,000	\$3.60	\$6.84	\$3.00	\$5.70		
\$300,000	\$5.40	\$10.26	\$4.50	\$8.55		

All Life Insurance elections are deducted from the applicable semi-monthly and bi-weekly pay. Academic Year employees will have deductions calculated on 20 pays

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^{* 24} payroll deductions taken for full-year employees(semi-monthly and bi-weekly)

^{**} Calculated on 20 payroll deductions