

Management Benefit Plans – 2025 Bi-weekly Rates

Flex Credits		
Employee Type	Employee	Family
Full-Time & Provisional	\$110.77	\$189.24

Medical Plans		
Plan Name	Employee	Family
PPO Plan (UHC) <i>All Locations</i>	\$77.44	\$266.90
Choice Plan (UHC) <i>All Locations</i>	\$47.05	\$231.30
Independent Health <i>Buffalo & Niagara</i>	\$50.95	\$174.06
CDPHP Capital District <i>Albany, Blenheim Gilboa, Marcy, St. Lawrence, and Dutchess and Orange Counties</i>	\$62.73	\$215.02

Dental, Vision & Legal Plans		
Plan Name	Employee	Family
Delta Dental	\$4.35	\$10.50
Davis Vision	\$2.31	\$5.38
Hyatt Legal	\$7.61	\$7.61

AIG - Accidental Death & Dismemberment		
Plan Name	Employee	Family
AD&D Single \$ 50,000	\$0.28	\$0.44
AD&D Single \$ 100,000	\$0.55	\$0.88
AD&D Single \$ 250,000	\$1.38	\$2.19
AD&D Single \$ 400,000	\$2.22	\$3.51

Long Term Disability	
Plan Name	Rate
50% of Salary Max \$5,000/month	Company Paid
60% of Salary Max \$10,000/month	(Salary x 0.036)/100/26 (*) Ex: (50,000 x 0.036)/100/26 = \$.69 Biweekly
(*) Cost based on salary	

Employee Life Insurance	
Coverage Amount	Rate
Core (\$50,000)	Company Paid
1 X Salary + Core	(Coverage-50,000) x Rate/ 1000/26 (*) Example = 2XSalary, age 41, Salary = \$50,000 (100,000-50,000) x 1.08/1000 /26= 2.08 Biweekly
2 X Salary	
2 X Salary + Core	
(*) Cost based on age and salary - Maximum \$400,000. See rates & ages to right.	

Employee Life Insurance Rates & Ages			
Age	Rate	Age	Rate
01 - 24	\$0.48	50 - 54	\$2.16
25 - 29	\$0.60	55 - 59	\$3.60
30 - 34	\$0.72	60 - 64	\$6.60
35 - 39	\$0.84	65 - 69	\$13.20
40 - 44	\$1.08	70 - 99	\$21.60
45 - 49	\$1.44		

Dependent Life Insurance**	
Plan Name	Rate
Spousal Life-\$20,000	\$1.59
Child Life	\$0.17

Total Rewards



AFLAC – Cancer & Accident Insurance				
Plan Name	Employee	Employee and Spouse	1 Parent Family	2 Parent Family
Cancer - Red*	\$6.51	\$10.11	\$10.11	\$10.11
Cancer - Gold*	\$11.35	\$18.88	\$18.88	\$18.88
Cancer - Green Plus*	\$18.69	\$31.89	\$22.80	\$31.89
Cancer - Classic	\$17.88	\$31.98	\$17.88	\$31.98
Accident Expense Plan*	\$6.65	\$9.37	\$10.94	\$14.03
Accident Expense Plus*	\$9.37	\$12.14	\$14.08	\$17.72
Accident Advantage*	\$9.78	\$12.48	\$14.64	\$18.66
Accident Advantage - Option 3	\$10.50	\$13.74	\$15.84	\$19.98

* plans are grandfathered, and not open to new participants