

**Rates effective 12/1/2016**

HEALTH – Wellmark

Employee	23.02 per month
Employee + Spouse	46.11 per month
Employee + Children	42.69 per month
Family	68.59 per month

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DENTAL – Principal

Employee	City covers
Employee + Family	57.96per month

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VISION – Principal

Employee	7.97 per month
Employee + Spouse	16.19 per month
Employee + Children	17.51 per month
Family	28.11 per month

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ADDITIONAL PRODUCTS – Principal

Group Life	City covers
Long Term Disability	City covers
Voluntary Life & AD&D	Cost to be determined
Short Term Disability	Cost to be determined

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HRA – KABEL

The City annually self-funds a portion of employees' medical deductible and out of pocket. The employee share of the \$4,000 single and \$8,000. family deductibles are \$500.00 for single and \$1,000. for family. The employee share of the \$6350 single and \$12,700 family is \$2000 for single and \$4000 for family. The coverage period is based on a calendar year. The self-funding only begins when members have claims that include deductible and out of pocket expenses for inpatient and outpatient services.

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Flexible Spending Plan – KABEL

Medical 2,600.00 maximum

Dependent Care 5,000.00 maximum or 2,500 if married and filing separately

How an FSA works:

1. You decide the annual amount you want to contribute to either or both FSAs based on your expected health care and/or dependent childcare/elder care expenses.
2. Your contributions are deducted from each paycheck before income and Social Security taxes, and deposited into your FSA.
3. You are reimbursed from your FSA. So, you actually pay your expenses with tax-free dollars.

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ADDITIONAL PRODUCTS – TransAmerica

Accidental Insurance Cost to be determined

Critical Assistance Advanced Cost to be determined