

Monthly Health Plan Premiums & LIFE Wellness Credit

You can calculate your Health Plan Premium by taking the plan and coverage level Base Rate below and subtracting the LIFE Wellness Credit amounts earned by you and your enrolled spouse.

Associates and spouses are granted the highest LIFE Wellness Credit, Level 3 (or the Best level), when they become new enrollees to the Health Plan. To maintain this level, associates and spouses enrolled in the Health Plan must participate in the LIFE Wellness Program each year. Participation in the annual biometric screening and other activities will determine a person's LIFE Wellness Credit.

	Standard Base Rate	Higher Deductible Base Rate
Associate	\$376.30	\$279.33
Associate + Child(ren)	\$651.85	\$487.73
Family	\$1004.94	\$742.44

	Associate LIFE Wellness Credit	Spouse LIFE Wellness Credit
Level 1 (Good)	(\$50.00)	(\$50.00)
Level 2 (Better)	(\$100.00)	(\$100.00)
Level 3 (Best)	(\$166.67)	(\$166.67)

In other words, based on the wellness activities you participate in through the LIFE Wellness Program, you earn a greater credit and pay a lower premium cost!

EXAMPLES

- An associate and their spouse on the Family Higher Deductible Plan both earn Level 3.
Monthly Premium Rate: $\$742.44 - \$166.67 - \$166.67 = \409.10
- An associate on the Associate only Standard Plan earns Level 1.
Monthly Premium Rate: $\$376.30 - \$50 = \$326.30$.