



2020/2021 Benefit Contributions

The table below shows the employee contributions for the medical, dental and vision plans. Your portion of the cost(s) will be deducted from your paycheck on a pre-tax basis. The portion of the premiums paid by employees for civil union or domestic partner coverage will be withheld on a post-tax basis. The University portion of the premium paid for a civil union or domestic partner will be added to your earnings as taxable income. The below medical rates are shown with and without the wellness incentive program (WIP) credit.

Medical

Kaiser Permanente	HMO Plan			HDHP-HSA Plan*			Triple-Option POS Plan		
	University of Denver Contributes	Employee with WIP Credit	Employee without WIP Credit	University of Denver Contributes	Employee with WIP Credit	Employee without WIP Credit	University of Denver Contributes	Employee with WIP Credit	Employee without WIP Credit
Employee Only	\$538.50	\$93.72	\$120.80	\$508.85	\$0.00	\$27.08	\$535.66	\$357.04	\$384.12
Employee & Spouse	\$873.98	\$390.40	\$444.58	\$850.26	\$167.32	\$221.50	\$869.63	\$915.88	\$970.04
Employee & Child (ren)	\$787.72	\$350.22	\$377.30	\$762.84	\$153.08	\$180.16	\$782.65	\$824.22	\$851.30
Family	\$1,156.22	\$613.94	\$668.12	\$1,129.96	\$294.70	\$348.88	\$1,146.91	\$1,352.66	\$1,406.82

*If you enroll in the HDHP and open a health savings account (HSA) through Rocky Mountain Reserve the University will contribute \$27.64 per month to your HSA.

Dental

Delta Dental & Beta Health	University of Denver Contributes	Delta Base PPO Plan	Delta Enhanced PPO Plan	Beta Health Alpha Plan
Employee Only	\$0.00	\$28.95	\$48.32	\$10.22
Employee & Spouse	\$0.00	\$57.05	\$95.25	\$20.24
Employee & Child(ren)	\$0.00	\$68.64	\$114.55	\$24.92
Family	\$0.00	\$107.14	\$178.85	\$29.86

Vision

EyeMed	University of Denver Contributes	Base Plan	Enhanced Plan
Employee Only	\$0.00	\$6.34	\$8.85
Employee & Spouse	\$0.00	\$12.07	\$16.81
Employee & Child(ren)	\$0.00	\$12.71	\$17.72
Family	\$0.00	\$18.69	\$26.03

Voluntary Life & Accidental Death & Dismemberment (AD&D)

The Hartford	Employee's Monthly Share		
Employee & Spouse/Partner Voluntary Life	University of Denver Contributes	Age	Rate per \$10,000
	\$0.00	Under 20	\$0.50
		20-24	\$0.50
		25-29	\$0.60
		30-34	\$0.80
		35-39	\$0.90
		40-44	\$1.00
		45-49	\$1.50
		50-54	\$2.30
		55-59	\$4.30
		60-64	\$6.60
		65-69	\$12.70
		70+	\$20.60
Amount is reduced by: 35% at age 65; 50% at age 70; 70% at age 75; 80% at age 80			
Child(ren) Voluntary Life	\$0.00	\$2,500: \$0.50 \$5,000: \$1.00 \$7,500: \$1.50 \$10,000 : \$2.00	
The Hartford	University of Denver Contributes	Rate per \$10,000	
Employee Voluntary AD&D	\$0.00	\$0.22	
Family Voluntary AD&D		\$0.33	