

# 2025 Insurance Rates



Insurance rates are based on a 24 pay period basis and will take effect on January 1, 2025.

Benefit Plan	Employee	Employee+ Spouse	Employee+ Children	Employee+ Family
<b>Medical</b>				
UnitedHealthcare	\$36.40	\$202.57	\$186.68	\$216.49
<b>Dental</b>				
Cigna (PPO)	\$12.10	\$31.59	\$30.67	\$32.54
Cigna (DHMO)	\$5.10	\$9.69	\$10.20	\$15.81
<b>Vision</b>				
Superior (PPO)	\$3.47	\$6.55	\$6.55	\$11.24

## Important Terms to Know:

- **Beneficiary** - A person who will receive the money from a life insurance policy when the insured passes away.
- **Coinsurance** - The amount (usually, a percentage) a person pays for a covered healthcare service, after the deductible has been paid.
- **Copayment** - The fixed amount (e.g. \$20) a person pays for a covered healthcare service, normally at the time service is provided.
- **Deductible** - The amount an individual must pay during the coverage period for eligible healthcare expenses, before the insurance plan starts paying anything.
- **Dependent** - Any person - such as a spouse or child - who is covered under the primary insured's plan.
- **Out-of-Pocket Maximum** - The maximum an insured person can be required to pay for covered healthcare services in the plan year.