



## 2023 Benefit Rates

**Note: These are the rates in place at the time of the 2023 annual enrollment. These rates are subject to change. If a change is made, you will be notified.**

ANTHEM HDHP WITH HSA			
	Total Monthly	Wittenberg Monthly	Employee Monthly
Single	\$ 738	\$ 581	\$ 157
Employee/Spouse	\$ 1,476	\$ 1,146	\$ 330
Employee/Child(ren)	\$ 1,402	\$ 1,120	\$ 282
Family	\$ 2,284	\$ 1,813	\$ 471

Superior Dental Care	
	Employee Monthly
Single	\$ 28.13
Employee/Spouse	\$ 55.29
Employee/Child(ren)	\$ 74.69
Family	\$ 110.58

Anthem Blue View Vision	
	Employee Cost Monthly
Single	\$4.56
Employee/Spouse	\$8.80
Employee/Child(ren)	\$15.38
Family	\$15.38

Supplemental Life Insurance	
Age	Monthly Rate per \$1000 of coverage
<25	.06
25-29	.06
30-34	.06
35-39	.07
40-44	.12
45-49	.20
50-54	.34
55-59	.61
60-64	.99
65-69	1.50
70-74	2.27
75+	3.34

- Supplemental life insurance can be purchased in \$10,000 increments to a maximum of \$500,000 or 5x annual earnings. Statement of Health may be required.
- As a **newhire**, supplemental life insurance up to \$100,000 can be elected as “guaranteed issue” without submitting Statement of Health (SOH) paperwork.
- During **annual enrollment** periods, participants may increase **existing** supplemental life insurance by one \$10,000 increment without submitting Statement of Health (SOH) paperwork.
- Benefits reduce to 67% at age 65, and 50% at age 70.

Spouse & Child Life Insurance	
Benefit	Monthly Rate
Spouse Life	<b>Spouse rates are equal to the employee rates above</b>
Child Life	\$2.00

- The Spouse life insurance benefit can be purchased in \$5,000 increments not to exceed 50% of the employees elected coverage amount.
- As a **newhire**, supplemental spouse life up to \$30,000 can be elected as “guaranteed issue” without submitting Statement of Health (SOH) paperwork (if less than 50% of employees elected coverage).
- During **annual enrollment** periods, participants may increase **existing** spouse life insurance by one \$5,000 increment without submitting Statement of Health (SOH) paperwork.
- The child life benefit is \$10,000 for children greater than 6 months and less than 19 years of age. Children who are unmarried and full-time students can be covered until age 25.