

# 2026 Benefit Rates

(18 pay periods per year)



Medical - Classic				Medical - Premier			
Total	ASU	Employee		Total	ASU	Employee	
Employee only	\$486.67	\$406.67	\$80.00	Employee only	\$502.67	\$406.67	\$96.00
Employee + Spouse	\$960.67	\$647.33	\$313.33	Employee + Spouse	\$990.00	\$647.33	\$342.67
Employee + Child(ren)	\$757.33	\$521.33	\$236.00	Employee + Child(ren)	\$781.33	\$521.33	\$260.00
Family	\$1,206.67	\$860.00	\$346.67	Family	\$1,244.67	\$857.33	\$387.33
Medical - Health Savings Plan							
Total	ASU	Employee					
Employee only	\$439.33	\$404.67	\$34.67				
Employee + Spouse	\$870.67	\$654.00	\$216.67				
Employee + Child(ren)	\$686.67	\$518.67	\$168.00				
Family	\$1,094.67	\$864.67	\$230.00				
Dental - Low			Employee	Dental - High			Employee
Employee only			\$20.99	Employee only			\$30.88
Employee + Spouse			\$42.12	Employee + Spouse			\$64.52
Employee + Child(ren)			\$39.58	Employee + Child(ren)			\$62.01
Family			\$62.24	Family			\$96.81
Life/AD&D Insurance			ASU	Vision			Employee
Per \$1,000 of annual salary			\$0.17	Employee only			\$5.43
Maximum Coverage 1.5 x annual salary, maximum \$50,000				Employee + Spouse			\$10.08
				Employee + Child(ren)			\$10.27
				Family			\$15.57
Employee Optional Life <sup>1</sup>			Employee	Spouse Optional Life			Employee
Your Current Age (Rates per \$25,000 of coverage)				Employee's Current Age (Rates per \$5,000 of			
less than 30			\$1.27	less than 30			\$0.25
30 but less than 35			\$1.45	30 but less than 35			\$0.29
35 but less than 40			\$1.84	35 but less than 40			\$0.37
40 but less than 45			\$2.72	40 but less than 45			\$0.55
45 but less than 50			\$4.36	45 but less than 50			\$0.88
50 but less than 55			\$7.07	50 but less than 55			\$1.41
55 but less than 60			\$11.05	55 but less than 60			\$2.21
60 but less than 65			\$17.00	60 but less than 65			\$3.40
65 and over contact HR for rates and coverage level.				Must purchase Optional Life to purchase Spouse Life.			
Basic Dependent Life			ASU	Optional Child Life			Employee
Per Covered employee			\$0.37	\$5,000			\$0.67
(\$2,000 per eligible dependent)				\$10,000			\$1.33
Optional AD&D Insurance			Employee	Optional AD&D Insurance			Employee
Employee Only			\$0.75	Family			\$1.07
(Per \$25,000 of Coverage)				(Per \$25,000 Employee/\$12,500 Spouse/\$2,500 Child)			
Short Term Disability (STD) <sup>2</sup>			Employee	Short Term Disability (STD) <sup>2</sup>			Employee
Per \$150 of coverage – 14 day elimination				Per \$150 of coverage – 7 day elimination			
less than 25			\$4.08	less than 25			\$4.64
25 but less than 30			\$4.40	25 but less than 30			\$4.56
30 but less than 35			\$4.32	30 but less than 35			\$4.88
35 but less than 45			\$4.32	35 but less than 45			\$4.88
45 but less than 50			\$4.96	45 but less than 50			\$5.52
50 but less than 55			\$5.92	50 but less than 55			\$6.56
55 but less than 60			\$6.96	55 but less than 60			\$7.76
60 but less than 65			\$8.24	60 but less than 65			\$9.28
over 65			\$10.96	over 65			\$12.24
Critical Care Insurance - Employee and Child(ren)			Employee	Spouse Critical Care Insurance (50% of EE coverage)			Employee
Your Current Age (Rates per \$10,000 of coverage)				Employee's Current Age			
less than 25			\$2.22	less than 25			\$3.94
25 but less than 30			\$2.69	25 but less than 30			\$4.64
30 but less than 35			\$3.29	30 but less than 35			\$5.54
35 but less than 40			\$4.22	35 but less than 40			\$6.94
40 but less than 45			\$5.55	40 but less than 45			\$8.94
45 but less than 50			\$7.42	45 but less than 50			\$11.74
50 but less than 55			\$9.82	50 but less than 55			\$15.34
55 but less than 60			\$13.35	55 but less than 60			\$20.64
60 but less than 65			\$18.75	60 but less than 65			\$28.74
65 but less than 70			\$27.15	65 but less than 70			\$41.34
70 but less than 75			\$41.35	70 but less than 75			\$62.64
75 and over			\$51.69	75 and over			\$78.14
Long Term Disability – 60% of monthly salary				Employee must purchase Critical Illness to purchase spouse coverage.			
\$370,000 Maximum Salary				Maximum not to exceed 50% of employee benefit.			
Per \$100 of monthly salary	\$0.14	\$0.14	\$0.00				
Accident Insurance			Employee	Other Benefits			Employee
Employee only			\$6.09	Cancer Insurance – 3 levels offered plus riders.			
Employee + Spouse			\$11.05	Rates without riders range from \$11.64 to \$37.67			
Employee + Child(ren)			\$12.55				
Family			\$17.51	MASA - Medical Transport Services Emergent Plus			\$9.33

<sup>1</sup>Optional Life Insurance is limited to five times your annual salary. Rates will increase as you move to a new age tier. <sup>2</sup>Short Term Disability is available in additional increments of \$50 to a maximum of \$600 per week, limited to 66% of your weekly salary. Rates will increase as you move to a new age tier. Please refer to your summary plan descriptions for eligibility and coverage.

Prepared by ASU System Office 11/18/2025