

2026 Benefit Rates



(20 pay periods per year)

Medical - Classic				Medical - Premier			
Total	ASU	Employee		Total	ASU	Employee	
Employee only	\$438.00	\$366.00	\$72.00	Employee only	\$452.40	\$366.00	\$86.40
Employee + Spouse	\$864.60	\$582.60	\$282.00	Employee + Spouse	\$891.00	\$582.60	\$308.40
Employee + Child(ren)	\$681.60	\$469.20	\$212.40	Employee + Child(ren)	\$703.20	\$469.20	\$234.00
Family	\$1,086.00	\$774.00	\$312.00	Family	\$1,120.20	\$771.60	\$348.60
Medical - Health Savings Plan							
Total	ASU	Employee					
Employee only	\$395.40	\$364.20	\$31.20				
Employee + Spouse	\$783.60	\$588.60	\$195.00				
Employee + Child(ren)	\$618.00	\$466.80	\$151.20				
Family	\$985.20	\$778.20	\$207.00				
Dental - Low			Employee	Dental -High			Employee
Employee only			\$18.89	Employee only			\$27.79
Employee + Spouse			\$37.91	Employee + Spouse			\$58.07
Employee + Child(ren)			\$35.63	Employee + Child(ren)			\$55.81
Family			\$56.02	Family			\$87.13
Life/AD&D Insurance			ASU	Vision			Employee
Per \$1,000 of annual salary			\$0.15	Employee only			\$4.88
Maximum Coverage 1.5 x annual salary, maximum \$50,000				Employee + Spouse			\$9.07
				Employee + Child(ren)			\$9.25
				Family			\$14.02
Employee Optional Life ¹			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			\$1.14	less than 30			\$0.23
30 but less than 35			\$1.31	30 but less than 35			\$0.26
35 but less than 40			\$1.66	35 but less than 40			\$0.34
40 but less than 45			\$2.45	40 but less than 45			\$0.49
45 but less than 50			\$3.92	45 but less than 50			\$0.79
50 but less than 55			\$6.36	50 but less than 55			\$1.27
55 but less than 60			\$9.95	55 but less than 60			\$1.99
60 but less than 65			\$15.30	60 but less than 65			\$3.06
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			\$0.34	\$5,000			\$0.60
(\$2,000 per eligible dependent)				\$10,000			\$1.20
Optional AD&D Insurance			Employee	Optional AD&D Insurance			Employee
Employee Only			\$0.67	Family			\$0.96
(Per \$25,000 of Coverage)				(Per \$25,000 Employee/\$12,500 Spouse/\$2,500 Child)			
Short Term Disability (STD) ²			Employee	Short Term Disability (STD) ²			Employee
Per \$150 of coverage – 14 day elimination				Per \$150 of coverage – 7 day elimination			
less than 25			\$3.67	less than 25			\$4.18
25 but less than 30			\$3.96	25 but less than 30			\$4.10
30 but less than 35			\$3.89	30 but less than 35			\$4.39
35 but less than 45			\$4.46	35 but less than 45			\$4.97
45 but less than 50			\$5.33	45 but less than 50			\$5.90
50 but less than 55			\$6.26	50 but less than 55			\$6.98
55 but less than 60			\$7.42	55 but less than 60			\$8.35
60 but less than 65			\$9.86	60 but less than 65			\$11.02
over 65			\$0.00	over 65			\$0.00
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			\$2.00	less than 25			\$3.55
25 but less than 30			\$2.42	25 but less than 30			\$4.18
30 but less than 35			\$2.96	30 but less than 35			\$4.99
35 but less than 40			\$3.80	35 but less than 40			\$6.25
40 but less than 45			\$5.00	40 but less than 45			\$8.05
45 but less than 50			\$6.68	45 but less than 50			\$10.57
50 but less than 55			\$8.84	50 but less than 55			\$13.81
55 but less than 60			\$12.02	55 but less than 60			\$18.58
60 but less than 65			\$16.88	60 but less than 65			\$25.87
65 but less than 70			\$24.44	65 but less than 70			\$37.21
70 but less than 75			\$37.22	70 but less than 75			\$56.38
75 and over			\$46.52	75 and over			\$70.33
Long Term Disability – 60% of monthly salary				Employee must purchase Critical Illness to purchase spouse coverage. Spouse coverage is 50% of employee benefit.			
\$370,000 Maximum Salary	Total	ASU	Employee				
Per \$100 of monthly salary	\$0.13	\$0.13	\$0.00				
Accident Insurance			Employee	Other Benefits			Employee
Employee only			\$5.48	Cancer Insurance – 3 levels offered plus riders.			
Employee + Spouse			\$9.95	Rates without riders range from \$11.64 to \$37.67			
Employee + Child(ren)			\$11.30				
Family			\$15.76	MASA - Medical Transport Services Emergent Plus			\$8.40

¹Optional Life Insurance is limited to five times your annual salary. Rates will increase as you move to a new age tier. ²Short 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