

# 2026 Benefit Rates



(20 pay periods per year)

Medical - Classic	Total	ASU	Employee	Medical - Premier	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)				\$35.62	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
<i>Maximum Coverage 1.5 x annual salary, maximum \$50,000</i>				Employee + Spouse			\$9.07
				Employee + Child(ren)			\$9.25
				Family			\$14.02
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 coverage)			
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) <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		\$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		\$3.89		35 but less than 45			\$4.39
45 but less than 50		\$4.46		45 but less than 50			\$4.97
50 but less than 55		\$5.33		50 but less than 55			\$5.90
55 but less than 60		\$6.26		55 but less than 60			\$6.98
60 but less than 65		\$7.42		60 but less than 65			\$8.35
over 65		\$9.86		over 65			\$11.02
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	#VALUE!				
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

<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