

2026 Benefit Rates

(24 pay periods per year)



Medical - Classic				Medical - Premier			
Total	ASU	Employee		Total	ASU	Employee	
Employee only	\$365.00	\$305.00	\$60.00	Employee only	\$377.00	\$305.00	\$72.00
Employee + Spouse	\$720.50	\$485.50	\$235.00	Employee + Spouse	\$742.50	\$485.50	\$257.00
Employee + Child(ren)	\$568.00	\$391.00	\$177.00	Employee + Child(ren)	\$586.00	\$391.00	\$195.00
Family	\$905.00	\$645.00	\$260.00	Family	\$933.50	\$643.00	\$290.50
Medical - Health Savings Plan							
Total	ASU	Employee					
Employee only	\$329.50	\$303.50	\$26.00				
Employee + Spouse	\$653.00	\$490.50	\$162.50				
Employee + Child(ren)	\$515.00	\$389.00	\$126.00				
Family	\$821.00	\$648.50	\$172.50				
Dental - Low			Employee	Dental -High			Employee
Employee only			\$15.74	Employee only			\$23.16
Employee + Spouse			\$31.59	Employee + Spouse			\$48.39
Employee + Child(ren)			\$29.68	Employee + Child(ren)			\$46.51
Family			\$46.68	Family			\$72.61
Life/AD&D Insurance			ASU	Vision			Employee
Per \$1,000 of annual salary			\$0.12	Employee only			\$4.07
Maximum Coverage 1.5 x annual salary, maximum \$50,000				Employee + Spouse			\$7.56
				Employee + Child(ren)			\$7.71
				Family			\$11.68
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 coverage)			
less than 30			\$0.95	less than 30			\$0.19
30 but less than 35			\$1.09	30 but less than 35			\$0.22
35 but less than 40			\$1.38	35 but less than 40			\$0.28
40 but less than 45			\$2.04	40 but less than 45			\$0.41
45 but less than 50			\$3.27	45 but less than 50			\$0.66
50 but less than 55			\$5.30	50 but less than 55			\$1.06
55 but less than 60			\$8.29	55 but less than 60			\$1.66
60 but less than 65			\$12.75	60 but less than 65			\$2.55
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			\$0.28	\$5,000			\$0.50
(\$2,000 per eligible dependent)				\$10,000			\$1.00
Optional AD&D Insurance			Employee	Optional AD&D Insurance			Employee
Employee Only			\$0.56	Family			\$0.80
(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			\$3.06	less than 25			\$3.48
25 but less than 30			\$3.30	25 but less than 30			\$3.42
30 but less than 35			\$3.24	30 but less than 35			\$3.66
35 but less than 45			\$3.24	35 but less than 45			\$3.66
45 but less than 50			\$3.72	45 but less than 50			\$4.14
50 but less than 55			\$4.44	50 but less than 55			\$4.92
55 but less than 60			\$5.22	55 but less than 60			\$5.82
60 but less than 65			\$6.18	60 but less than 65			\$6.96
over 65			\$8.22	over 65			\$9.18
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			\$1.67	less than 25			\$2.96
25 but less than 30			\$2.02	25 but less than 30			\$3.48
30 but less than 35			\$2.47	30 but less than 35			\$4.16
35 but less than 40			\$3.17	35 but less than 40			\$5.21
40 but less than 45			\$4.17	40 but less than 45			\$6.71
45 but less than 50			\$5.57	45 but less than 50			\$8.81
50 but less than 55			\$7.37	50 but less than 55			\$11.51
55 but less than 60			\$10.02	55 but less than 60			\$15.48
60 but less than 65			\$14.07	60 but less than 65			\$21.56
65 but less than 70			\$20.37	65 but less than 70			\$31.01
70 but less than 75			\$31.02	70 but less than 75			\$46.98
75 and over			\$38.77	75 and over			\$58.61
				Employee must purchase Critical Illness to purchase spouse coverage.			
				Maximum not to exceed 50% of employee benefit.			
Long Term Disability				Other Benefits			
Total	ASU	Employee					
Per \$100 of monthly salary	0.11	0.11	0	Cancer Insurance – 3 levels offered plus riders.			
Accident Insurance				Rates without riders range from \$8.73 to \$28.25			
				MASA - Medical Transport Services	Emergent Plus		\$7.00
Employee only							
Employee + Spouse							
Employee + Child(ren)							
Family							

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