



USW Monthly Benefit Premium Rate Sheet

April 1, 2026

	Benefit	Age Limit	Coverage	Employee Share		Employer Share		Total Monthly Premium						
MANDATORY BENEFITS	Supplementary Health	none	Single	\$19.09		\$57.29		\$76.38						
			Family	\$47.70		\$143.11		\$190.81						
	Dental	none	Single	\$16.13		\$48.39		\$64.52						
			Family	\$40.52		\$121.56		\$162.08						
	Basic Life (1x annual salary)	age 80	per \$1,000 of benefit	\$0.0357		\$0.1073		\$0.1430						
	Basic AD&D (1x annual salary)	age 80	per \$1,000 of benefit	\$0.0032		\$0.0098		\$0.0130						
Short-Term Disability	age 65	% of basic monthly salary	0.3035%		0.9105%		1.2140%							
Long-Term Disability	age 65	% of basic monthly salary	0.9975%		2.9925%		3.9900%							
VOLUNTARY BENEFITS	Emergency Travel <u>Under Age 70</u>	age 70	Single	\$1.47		\$0.00		\$1.47						
			Family	\$3.74		\$0.00		\$3.74						
	Additional Basic Life (1x annual salary)	age 80	per \$1,000 of benefit	\$0.0357		\$0.1073		\$0.1430						
	Additional Basic AD&D (1x annual salary)	age 80	per \$1,000 of benefit	\$0.0032		\$0.0098		\$0.0130						
	Optional Dependent Life (\$10,000 spouse; \$5,000/child)	age 70	per benefit	\$3.93		N/A		\$3.93						
	Optional AD&D (\$350,000 maximum)	none	Employee only - per \$10,000 of benefit	\$0.315		N/A		\$0.315						
			Family - per \$10,000 of benefit	\$0.450		N/A		\$0.450						
	Optional Employee/Spousal Life (\$500,000 maximum)	age 70	per \$10,000 of benefit	Gender X Non-Smoker		Female Non-Smoker		Male Non-Smoker		Gender X Smoker		Female Smoker		Male Smoker
				Optional Employee/Spousal Life premiums are 100% employee paid										
				Up to 34 years	\$0.41	\$0.39	\$0.49	\$0.62	\$0.59	\$0.78				
				35-39 years	\$0.49	\$0.49	\$0.50	\$0.82	\$0.78	\$1.07				
40-44 years				\$0.70	\$0.69	\$0.78	\$1.23	\$1.17	\$1.56					
45-49 years				\$1.21	\$1.17	\$1.46	\$2.16	\$2.04	\$2.81					
50-54 years				\$2.01	\$1.94	\$2.43	\$3.43	\$3.20	\$4.75					
55-59 years				\$3.31	\$3.11	\$4.45	\$5.36	\$4.85	\$8.24					
60-64 years	\$4.31	\$3.98	\$6.20	\$6.55	\$5.82	\$10.66								
65-69 years	\$6.33	\$5.89	\$8.80	\$8.75	\$7.81	\$14.04								