

# YOUR HEALTHCARE COSTS

The total amount that you pay for your benefits coverage depends on the plans you choose and how many dependents you cover. Your healthcare costs are deducted from your pay on a pre-tax basis — before federal, state, and social security taxes are calculated — so you pay less in taxes. Senior counsel pays the full premium cost associated with their elections.

The costs below reflect your semi-monthly cost.

## MEDICAL

	UHC HSA PPO	UHC PPO 90/70	UHC PPO 100/50
SELF ONLY	\$357.66	\$522.93	\$544.13
SELF + 1	\$703.54	\$1,028.65	\$1,070.35
SELF + FAMILY	\$1,143.45	\$1,671.84	\$1,739.60

## DENTAL

	MetLife Dental Incentive PPO	MetLife Dental Passive PPO
SELF ONLY	\$22.09	\$35.83
SELF + 1	\$40.05	\$65.06
SELF + FAMILY	\$75.20	\$122.91

## VISION

	VSP Vision
SELF ONLY	\$6.23
SELF + 1	\$9.03
SELF + FAMILY	\$16.17

*Please note that unless your domestic partner is your tax dependent as defined by the IRS, contributions for domestic partner coverage are not tax-deductible. Contact your tax advisor for more details on how this tax treatment applies to you.*

# MANDATORY COVERAGE COSTS

The costs below reflect your semi-monthly for mandatory coverages through the firm.

## LIFE INSURANCE

### METLIFE LIFE

PLAN	MONTHLY RATE PER \$1,000 OF BENEFIT	YOUR SEMI-MONTHLY COST*
BASIC LIFE	\$0.157	Up to \$27.48 **

\* Premiums may be reduced according to the plan's benefit age reduction schedule.

\*\* Cost reflects the maximum benefit. Individual costs may be less, based on income.

## AD&D INSURANCE

### METLIFE AD&D

PLAN	MONTHLY RATE PER \$1,000 OF BENEFIT	YOUR SEMI-MONTHLY COST*
BASIC AD&D	\$0.020	Up to \$3.50 **

\* Premiums may be reduced according to the plan's benefit age reduction schedule.

\*\* Cost reflects the maximum benefit. Individual costs may be less, based on income.

## LONG TERM DISABILITY INSURANCE

### METLIFE GROUP LTD

PLAN	MONTHLY RATE PER \$100 OF BENEFIT	YOUR SEMI-MONTHLY COST
LTD	\$1.240	Up to \$93.00 *

\* Cost reflects the maximum benefit. Individual costs may be less, based on income.