



INSURANCE RATE SHEET

Effective June 1, 2025

Our Law Firm provides their employees two PPO Plans written through CIGNA.

CIGNA - Facets OAP 3000 - Base Plan

\$3000 Deductible	Monthly Premium	Firm Monthly Contribution	Employee Monthly Contribution	Employee Semi-Monthly Contribution
Employee Only	\$920.91	\$920.91	\$0.00	\$0.00
Employee & Spouse	\$2,026.19	\$1,336.93	\$689.26	\$344.63
Employee & Children	\$1,703.83	\$1,215.59	\$488.24	\$244.12
Employee & Family	\$2,947.02	\$1,683.52	\$1,263.50	\$631.75

CIGNA - Facets OAP - Buy-Up Plan

\$500 Deductible	Monthly Premium	Firm Monthly Contribution	Employee Monthly Contribution	Employee Semi-Monthly Contribution
Employee Only	\$1,011.78	\$872.96	\$138.82	\$69.41
Employee & Spouse	\$2,226.14	\$1,274.00	\$952.14	\$476.07
Employee & Children	\$1,871.89	\$1,157.13	\$714.76	\$357.38
Employee & Family	\$3,237.84	\$1,607.70	\$1,630.14	\$815.07

Our Law Firm provides their employees with dental and vision coverage through Ameritas

Dental Plan

Dental - PPO	Monthly Premium	Firm Monthly Contribution	Employee Monthly Contribution	Employee Semi-Monthly Contribution
Employee Only	\$36.15	\$36.15	\$0.00	\$0.00
Employee & Spouse	\$71.88	\$46.85	\$25.03	\$12.52
Employee & Children	\$86.99	\$51.37	\$35.62	\$17.81
Employee & Family	\$122.72	\$62.08	\$60.64	\$30.32

Vision Plan

Vision	Monthly Premium	Firm Monthly Contribution	Employee Monthly Contribution	Employee Semi-Monthly Contribution
Employee Only	\$5.36	\$5.36	\$0.00	\$0.00
Employee & Spouse	\$10.72	\$6.48	\$4.24	\$2.12
Employee & Children	\$11.80	\$6.72	\$5.08	\$2.54
Employee & Family	\$17.16	\$7.86	\$9.30	\$4.65

The firm pays for a life and AD&D policy in the amount of \$50,000 for eligible employees. Additional employee and dependent life insurance is available on a voluntary (employee-paid) basis. Rates vary depending upon employee age, spouse age (if applicable) and amount of life insurance elected.

Short Term Disability

The firm provides Short Term Disability coverage to all eligible employees.

Long Term Disability

The firm provides Long Term Disability coverage to all eligible employees.