



2024 MONTHLY PREMIUMS

Premiums are subject to change; notification of such changes will typically be during the annual open enrollment period.

MEDICAL PLANS

	Green or Ram Plan-HDHP	Gold Plan (closed to new enrollment)	POS Plan
Employee Only			
Total Premium	\$674	\$813	\$925
CSU Pays	\$674	\$674	\$674
You Pay	\$0	\$139	\$251
Employee + 1			
Total Premium	\$1,200	\$1,491	\$1,691
CSU Pays	\$912	\$912	\$912
You Pay	\$288	\$579	\$779
Family			
Total Premium	\$1,687	\$2,106	\$2,399
CSU Pays	\$1,282	\$1,282	\$1,282
You Pay	\$405	\$824	\$1,117
Family-Split*			
Total Premium	\$1,687	\$2,106	\$2,399
CSU Pays	\$1,586	\$1,586	\$1,586
You Pay	\$50.50/each	\$260/each	\$406.50/each

DENTAL PLANS

	Delta Dental Basic	Delta Dental Plus	VSP Vision
Employee Only			
Total Premium	\$24	\$47	\$5.79
CSU Pays	\$24	\$24	
You Pay	\$0	\$23	
Employee + 1			
Total Premium	\$43	\$83	\$11.56
CSU Pays	\$33	\$33	
You Pay	\$10	\$50	
Family			
Total Premium	\$62	\$142	\$18.64
CSU Pays	\$46	\$46	
You Pay	\$16	\$96	
Family-Split*			
Total Premium	\$62	\$142	N/A
CSU Pays	\$57	\$57	
You Pay	\$2.50/each	\$42.50/each	

*Available if both spouse/partners are benefits-eligible faculty/admin pro and have at least one child covered on the plan

VOLUNTARY LIFE PREMIUMS

Voluntary Employee Life coverage may be purchased in \$10,000 increments up to \$500,000. Voluntary Spouse, Domestic Partner or Civil Union Partner Life coverage may be purchased in \$10,000 increments up to \$300,000. Premiums are after-tax and based upon age as of January 1st of each calendar year. The child rate is a flat rate of \$1.50 regardless of the number of children you have.

Amount	<29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-70	70+
\$10,000	\$0.35	\$0.50	\$0.60	\$0.79	\$1.23	\$1.85	\$3.43	\$5.00	\$8.70	\$15.50
\$20,000	\$0.70	\$1.00	\$1.20	\$1.58	\$2.46	\$3.70	\$6.86	\$10.00	\$17.40	\$31.00
\$30,000	\$1.05	\$1.50	\$1.80	\$2.37	\$3.69	\$5.55	\$10.29	\$15.00	\$26.10	\$46.50
\$40,000	\$1.40	\$2.00	\$2.40	\$3.16	\$4.92	\$7.40	\$13.72	\$20.00	\$34.80	\$62.00
\$50,000	\$1.75	\$2.50	\$3.00	\$3.95	\$6.15	\$9.25	\$17.15	\$25.00	\$43.50	\$77.50
\$60,000	\$2.10	\$3.00	\$3.60	\$4.74	\$7.38	\$11.10	\$20.58	\$30.00	\$52.20	\$93.00
\$70,000	\$2.45	\$3.50	\$4.20	\$5.53	\$8.61	\$12.95	\$24.01	\$35.00	\$60.90	\$108.50
\$80,000	\$2.80	\$4.00	\$4.80	\$6.32	\$9.84	\$14.80	\$27.44	\$40.00	\$69.60	\$124.00
\$90,000	\$3.15	\$4.50	\$5.40	\$7.11	\$11.07	\$16.65	\$30.87	\$45.00	\$78.30	\$139.50
\$100,000	\$3.50	\$5.00	\$6.00	\$7.90	\$12.30	\$18.50	\$34.30	\$50.00	\$87.00	\$155.00
\$110,000	\$3.85	\$5.50	\$6.60	\$8.69	\$13.53	\$20.35	\$37.73	\$55.00	\$95.70	\$170.50
\$120,000	\$4.20	\$6.00	\$7.20	\$9.48	\$14.76	\$22.20	\$41.16	\$60.00	\$104.40	\$186.00
\$130,000	\$4.55	\$6.50	\$7.80	\$10.27	\$15.99	\$24.05	\$44.59	\$65.00	\$113.10	\$201.50
\$140,000	\$4.90	\$7.00	\$8.40	\$11.06	\$17.22	\$25.90	\$48.02	\$70.00	\$121.80	\$217.00
\$150,000	\$5.25	\$7.50	\$9.00	\$11.85	\$18.45	\$27.75	\$51.45	\$75.00	\$130.50	\$232.50
\$160,000	\$5.60	\$8.00	\$9.60	\$12.64	\$19.68	\$29.60	\$54.88	\$80.00	\$139.20	\$248.00
\$170,000	\$5.95	\$8.50	\$10.20	\$13.43	\$20.91	\$31.45	\$58.31	\$85.00	\$147.90	\$263.50
\$180,000	\$6.30	\$9.00	\$10.80	\$14.22	\$22.14	\$33.30	\$61.74	\$90.00	\$156.60	\$279.00
\$190,000	\$6.65	\$9.50	\$11.40	\$15.01	\$23.37	\$35.15	\$65.17	\$95.00	\$165.30	\$294.50
\$200,000	\$7.00	\$10.00	\$12.00	\$15.80	\$24.60	\$37.00	\$68.60	\$100.00	\$174.00	\$310.00
\$210,000	\$7.35	\$10.50	\$12.60	\$16.59	\$25.83	\$38.85	\$72.03	\$105.00	\$182.70	\$325.50
\$220,000	\$7.70	\$11.00	\$13.20	\$17.38	\$27.06	\$40.70	\$75.46	\$110.00	\$191.40	\$341.00
\$230,000	\$8.05	\$11.50	\$13.80	\$18.17	\$28.29	\$42.55	\$78.89	\$115.00	\$200.10	\$356.50
\$240,000	\$8.40	\$12.00	\$14.40	\$18.96	\$29.52	\$44.40	\$82.32	\$120.00	\$208.80	\$372.00
\$250,000	\$8.75	\$12.50	\$15.00	\$19.75	\$30.75	\$46.25	\$85.75	\$125.00	\$217.50	\$387.50
\$260,000	\$9.10	\$13.00	\$15.60	\$20.54	\$31.98	\$48.10	\$89.18	\$130.00	\$226.20	\$403.00
\$270,000	\$9.45	\$13.50	\$16.20	\$21.33	\$33.21	\$49.95	\$92.61	\$135.00	\$234.90	\$418.50
\$280,000	\$9.80	\$14.00	\$16.80	\$22.12	\$34.44	\$51.80	\$96.04	\$140.00	\$243.60	\$434.00
\$290,000	\$10.15	\$14.50	\$17.40	\$22.91	\$35.67	\$53.65	\$99.47	\$145.00	\$252.30	\$449.50
\$300,000	\$10.50	\$15.00	\$18.00	\$23.70	\$36.90	\$55.50	\$102.90	\$150.00	\$261.00	\$465.00
\$310,000	\$10.85	\$15.50	\$18.60	\$24.49	\$38.13	\$57.35	\$106.33	\$155.00	\$269.70	\$480.50
\$320,000	\$11.20	\$16.00	\$19.20	\$25.28	\$39.36	\$59.20	\$109.76	\$160.00	\$278.40	\$496.00
\$330,000	\$11.55	\$16.50	\$19.80	\$26.07	\$40.59	\$61.05	\$113.19	\$165.00	\$287.10	\$511.50
\$340,000	\$11.90	\$17.00	\$20.40	\$26.86	\$41.82	\$62.90	\$116.62	\$170.00	\$295.80	\$527.00
\$350,000	\$12.25	\$17.50	\$21.00	\$27.65	\$43.05	\$64.75	\$120.05	\$175.00	\$304.50	\$542.50
\$360,000	\$12.60	\$18.00	\$21.60	\$28.44	\$44.28	\$66.60	\$123.48	\$180.00	\$313.20	\$558.00
\$370,000	\$12.95	\$18.50	\$22.20	\$29.23	\$45.51	\$68.45	\$126.91	\$185.00	\$321.90	\$573.50
\$380,000	\$13.30	\$19.00	\$22.80	\$30.02	\$46.74	\$70.30	\$130.34	\$190.00	\$330.60	\$589.00
\$390,000	\$13.65	\$19.50	\$23.40	\$30.81	\$47.97	\$72.15	\$133.77	\$195.00	\$339.30	\$604.50
\$400,000	\$14.00	\$20.00	\$24.00	\$31.60	\$49.20	\$74.00	\$137.20	\$200.00	\$348.00	\$620.00
\$410,000	\$14.35	\$20.50	\$24.60	\$32.39	\$50.43	\$75.85	\$140.63	\$205.00	\$356.70	\$635.50
\$420,000	\$14.70	\$21.00	\$25.20	\$33.18	\$51.66	\$77.70	\$144.06	\$210.00	\$365.40	\$651.00
\$430,000	\$15.05	\$21.50	\$25.80	\$33.97	\$52.89	\$79.55	\$147.49	\$215.00	\$374.10	\$666.50
\$440,000	\$15.40	\$22.00	\$26.40	\$34.76	\$54.12	\$81.40	\$150.92	\$220.00	\$382.80	\$682.00
\$450,000	\$15.75	\$22.50	\$27.00	\$35.55	\$55.35	\$83.25	\$154.35	\$225.00	\$391.50	\$697.50
\$460,000	\$16.10	\$23.00	\$27.60	\$36.34	\$56.58	\$85.10	\$157.78	\$230.00	\$400.20	\$713.00
\$470,000	\$16.45	\$23.50	\$28.20	\$37.13	\$57.81	\$86.95	\$161.21	\$235.00	\$408.90	\$728.50
\$480,000	\$16.80	\$24.00	\$28.80	\$37.92	\$59.04	\$88.80	\$164.64	\$240.00	\$417.60	\$744.00
\$490,000	\$17.15	\$24.50	\$29.40	\$38.71	\$60.27	\$90.65	\$168.07	\$245.00	\$426.30	\$759.50
\$500,000	\$17.50	\$25.00	\$30.00	\$39.50	\$61.50	\$92.50	\$171.50	\$250.00	\$435.00	\$775.00

MONTHLY PREMIUMS

VOLUNTARY AD&D PREMIUMS

Detailed plan information can be found in the Voluntary AD&D section.

Coverage and Benefit Amounts					Monthly Premiums	
Employee	Spouse, Domestic Partner, or Civil Union Partner			Each Child if no Spouse, Domestic Partner or Civil Union Partner (25% of the Employee coverage level)	Employee Only Coverage	Family Coverage
	If no Children (60% of the Employee coverage level)	With Children (50% of the Employee coverage level)	Each Child (15% of the Employee coverage level)			
\$25,000	\$15,000	\$12,500	\$3,750	\$6,250	\$0.38	\$0.95
\$50,000	\$30,000	\$25,000	\$7,500	\$12,500	\$0.75	\$1.90
\$75,000	\$45,000	\$37,500	\$11,250	\$18,750	\$1.13	\$2.85
\$100,000	\$60,000	\$50,000	\$15,000	\$25,000	\$1.50	\$3.80
\$125,000	\$75,000	\$62,500	\$18,750	\$31,250	\$1.88	\$4.75
\$150,000	\$90,000	\$75,000	\$22,500	\$37,500	\$2.25	\$5.70
\$175,000	\$105,000	\$87,500	\$26,250	\$43,750	\$2.63	\$6.65
\$200,000	\$120,000	\$100,000	\$30,000	\$50,000	\$3.00	\$7.60
\$225,000	\$135,000	\$112,500	\$33,750	\$56,250	\$3.38	\$8.55
\$250,000	\$150,000	\$125,000	\$37,500	\$62,500	\$3.75	\$9.50
\$275,000	\$165,000	\$137,500	\$41,250	\$68,750	\$4.13	\$10.45
\$300,000	\$180,000	\$150,000	\$45,000	\$75,000	\$4.50	\$11.40
\$325,000	\$195,000	\$162,500	\$48,750	\$81,250	\$4.88	\$12.35
\$350,000	\$210,000	\$175,000	\$52,500	\$87,500	\$5.25	\$13.30
\$375,000	\$225,000	\$187,500	\$56,250	\$93,750	\$5.63	\$14.25
\$400,000	\$240,000	\$200,000	\$60,000	\$100,000	\$6.00	\$15.20
\$425,000	\$255,000	\$212,500	\$63,750	\$106,250	\$6.38	\$16.15
\$450,000	\$270,000	\$225,000	\$67,500	\$112,500	\$6.75	\$17.10
\$475,000	\$285,000	\$237,500	\$71,250	\$118,750	\$7.13	\$18.05
\$500,000	\$300,000	\$250,000	\$75,000	\$125,000	\$7.50	\$19.00

COBRA PREMIUMS

Detailed plan information can be found in the COBRA section.

Coverage Level	Green or Ram Plan-HDHP	Gold	POS	Dental Basic	Dental Plus	Vision	EAP
Single	\$687.48	\$829.26	\$943.50	\$24.48	\$47.94	\$5.91	\$1.53
2 Persons	\$1,224	\$1,520.82	\$1,724.82	\$43.86	\$84.66	\$11.79	\$1.53
Family	\$1,720.74	\$2,148.12	\$2,446.98	\$63.24	\$144.84	\$19.01	\$1.53