



CITY OF NEWPORT NEWS

BENEFITS OFFICE

MONTHLY INSURANCE PREMIUMS 2012

	Health/PPO20	Dental	Vision
Employee Only	115.00	5.00	8.00
Employee + Child	187.00	10.00	13.00
Employee + Spouse	243.00	10.00	13.00
Family	317.00	18.00	23.00

CIGNA (Newport News Employees' Retirement Fund Members)	
Employee Age	Rate per 1,000
Under 30	.046
30-34	.050
35-39	.076
40-44	.104
45-49	.176
50-54	.256
55-59	.400
60-64	.656
65-69	1.088
70+	1.912
Spouse	Rate Per Month
\$10,000	\$2.00
\$20,000	\$4.00

Minnesota Life (Virginia Retirement System Members)		
Employee & Spouse Rate		Rate per 1,000
Under 30		.05
30-34		.06
35-39		.08
40-44		.09
45-49		.14
50-54		.21
55-59		.40
60-64		.66
65-69		1.27
70+		2.06
Children's Options	Insurance amount	Flat Monthly Rate
1	\$10,000	.80
2	\$10,000	.80
3	\$20,000	1.60
4	\$30,000	2.40

Fitness Center	Per Member
OneLife Fitness	\$32.00
Riverside Wellness & Fitness	\$30.00



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<u>Salary</u>	<u>Short Term</u>	<u>Long Term</u>	<u>Salary</u>	<u>Short Term</u>	<u>Long Term</u>	<u>Salary</u>	<u>Short Term</u>	<u>Long Term</u>	<u>Salary</u>	<u>Short Term</u>	<u>Long Term</u>	
10,000	1.98	0.93	37,000	7.33	3.43	64,000	12.68	5.93	91,000	18.03	8.43	
11,000	2.18	1.02	38,000	7.62	3.52	65,000	12.88	6.02	92,000	18.22	8.52	
12,000	2.38	1.11	39,000	7.91	3.61	66,000	13.07	6.11	93,000	18.42	8.61	D
13,000	2.58	1.20	40,000	8.20	3.70	67,000	13.27	6.20	94,000	18.62	8.70	I
14,000	2.77	1.30	41,000	8.49	3.80	68,000	13.47	6.30	95,000	18.82	8.80	S
15,000	2.97	1.39	42,000	8.78	3.89	69,000	13.67	6.39	96,000	19.02	8.89	A
16,000	3.17	1.48	43,000	9.07	3.98	70,000	13.87	6.48	97,000	19.21	8.98	B
17,000	3.37	1.57	44,000	9.36	4.07	71,000	14.06	6.57	98,000	19.41	9.07	I
18,000	3.57	1.67	45,000	9.65	4.17	72,000	14.26	6.67	99,000	19.61	9.17	L
19,000	3.76	1.76	46,000	9.94	4.26	73,000	14.46	6.76	100,000	19.81	9.26	I
20,000	3.96	1.85	47,000	10.23	4.35	74,000	14.66	6.85	101,000	20.01	9.35	T
21,000	4.16	1.94	48,000	10.52	4.44	75,000	14.86	6.94	102,000	20.20	9.44	Y
22,000	4.36	2.04	49,000	10.81	4.54	76,000	15.05	7.04	103,000	20.40	9.54	
23,000	4.56	2.13	50,000	11.10	4.63	77,000	15.25	7.13	104,000	20.60	9.63	M
24,000	4.75	2.22	51,000	11.39	4.72	78,000	15.45	7.22	105,000	20.80	9.72	O
25,000	4.95	2.31	52,000	11.68	4.81	79,000	15.65	7.31	106,000	21.00	9.81	N
26,000	5.15	2.41	53,000	11.97	4.91	80,000	15.85	7.41	107,000	21.19	9.91	T
27,000	5.35	2.50	54,000	12.26	5.00	81,000	16.04	7.50	108,000	21.39	10.00	H
28,000	5.55	2.59	55,000	12.55	5.09	82,000	16.24	7.59	109,000	21.59	10.09	L
29,000	5.74	2.68	56,000	12.84	5.18	83,000	16.44	7.68	110,000	21.79	10.18	Y
30,000	5.94	2.78	57,000	13.13	5.28	84,000	16.64	7.78	111,000	21.99	10.28	
31,000	6.14	2.87	58,000	13.42	5.37	85,000	16.84	7.87	112,000	22.18	10.37	R
32,000	6.34	2.96	59,000	13.71	5.46	86,000	17.03	7.96	113,000	22.38	10.46	A
33,000	6.54	3.06	60,000	14.00	5.56	87,000	17.23	8.05	114,000	22.58	10.55	T
34,000	6.73	3.15	61,000	14.29	5.65	88,000	17.43	8.15	115,000	22.78	10.65	E
35,000	6.93	3.24	62,000	14.58	5.74	89,000	17.63	8.24	116,000	22.98	10.74	S
36,000	7.13	3.33	63,000	14.87	5.83	90,000	17.83	8.33	117,000	23.18	10.83	

Monthly Short Term Disability Calculation

Salary / 52 / 10 x .103

Example: 35,000 / 52 / 10 x .103= 6.93

Monthly Long Term Disability Calculation

Salary / 12 / 100 x .1111

Example: 35,000 / 12 / 100 x .1111= 3.24