

RATE TYPES

2 TIER COMPOSITE

Per Paycheck Costs

Coverage Tier	Rate
Employee Only	
Family	

3 TIER COMPOSITE

Per Paycheck Costs

Coverage Tier	Rate
Employee Only	
Employee + 1	
Employee + 2 or more	

4 TIER COMPOSITE

Per Paycheck Costs

Coverage Tier	Rate
Employee Only	
Employee + Spouse	
Employee + Child(ren)	
Family	

8 TIER COMPOSITE

Per Paycheck Costs

Coverage Tier	Rate
Employee Only	
Employee + Spouse	
Employee + 1 child	
Employee + 2 children	
Employee + 3+ Children	
Employee + Spouse +1 child	
Employee + Spouse + 2 children	
Employee + Spouse 3+ Children	

10 YEAR AGE BANNED RATES

Per Paycheck Costs

Age Bands	Rate
< 20	
20-24	
25-29	
30-34	
35-39	
40-44	
45-49	
50-54	
55-59	
60-64	
65-69	
70-74	
75-79	
80+	

5 YEAR AGE BANDED RATES

Per Paycheck Costs

Age Bands	Rate
< 20	
20-29	
30-39	
40-49	
50-59	
60-69	
70-79	
80-89	
90+	

UNIT RATE

Per Paycheck Costs

Coverage	Rate
Employee	

2 TIER COMPOSITE - INCENTIVE

Per Paycheck Costs

Coverage Tier	Employee Base Rate	Employee Incentive Rate
Employee Only		
Family		

3 TIER COMPOSITE - INCENTIVE

Per Paycheck Costs

Coverage Tier	Employee Base Rate	Employee Incentive Rate
Employee Only		
Employee + 1		
Employee + 2 or more		

4 TIER COMPOSITE - INCENTIVE

Per Paycheck Costs

Coverage Tier	Employee Base Rate	Employee Incentive Rate
Employee Only		
Employee + Spouse		
Employee + Child(ren)		
Family		

8 TIER COMPOSITE - INCENTIVE

Per Paycheck Costs

Coverage Tier	Employee Base Rate	Employee Incentive Rate
Employee Only		
Employee + Spouse		
Employee + 1 child		
Employee + 2 children		
Employee + 3+ Children		
Employee + Spouse + 1 child		
Employee + Spouse + 2 children		
Employee + Spouse 3+ Children		

ACA RATES

Per Paycheck Costs

Age	Employee Rate
<15	
15	
16	
17	
18	
19	
20	
21	
22	
23	
24	
25	
26	
27	
28	
29	
30	
31	
32	
33	
34	
35	
36	
37	
38	
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47	
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53	
54	
55	
56	
57	
58	
59	
60	
61	
62	
63	
64+	

5 YEAR GENER RATES

Employee Per Paycheck Costs

Age	Male Employee	Female Employee	Male Spouse	Female Spouse	1 Child	2 Children	3+ Children
>15							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							
25							
26							
64+							

10 YEAR GENDER RATES

Employee Per Paycheck Costs

Age	Male Employee	Female Employee	Male Spouse	Female Spouse	1 Child	2 Children	3+ Children
<20							
20-29							
30-39							
40-49							
50-59							
60-69							
70-79							
80-89							
90+							