

2018 monthly insurance premiums for MUSC employees

	Employee	Employee/spouse	Employee/children	Full family
MUSC Health Plan	\$97.68	\$253.36	\$143.86	\$306.56
Savings Plan	\$9.70	\$77.40	\$20.48	\$113.00
TRICARE Supplement	\$62.50	\$121.50	\$121.50	\$162.50
Dental	\$0.00	\$7.64	\$13.72	\$21.34
Dental Plus	\$27.12	\$54.80	\$63.20	\$82.10
Vision	\$8.00	\$16.00	\$17.16	\$25.16
Tobacco-use premium	\$40.00	\$60.00	\$60.00	\$60.00

Life insurance

Optional Life and AD&D and Dependent Life-Spouse and AD&D

Rates shown per \$10,000 of coverage

Age	Monthly rate
Under 35	\$0.58
35-39	\$0.78
40-44	\$0.86
45-49	\$1.22
50-54	\$1.94
55-59	\$3.36
60-64	\$6.00
65-69	\$13.50
70-74	\$24.22
75-79	\$37.50
80 and over	\$62.04

Dependent Life - Child

\$1.26 per month for \$15,000 of coverage; one premium provides coverage for all eligible children.

Employer contributions

	Employee	Employee/spouse	Employee/children	Full family
Health	\$374.96	\$742.72	\$575.48	\$929.90
Dental	\$13.48	\$13.48	\$13.48	\$13.48
Life	\$0.32	\$0.32	\$0.32	\$0.32
Long term disability	\$3.22	\$3.22	\$3.22	\$3.22

SLTD Plan monthly premium rates

Age on preceding January 1	90-day waiting period	180-day waiting period
Under 31	.00056	.00045
31-40	.00078	.00060
41-50	.00154	.00117
51-60	.00311	.00239
61-65	.00374	.00287
66 and older	.00457	.00351

How to calculate SLTD monthly premium

1. Divide gross annual salary by 12 to determine monthly salary.
2. Multiply monthly salary by rate factor from table.
3. Drop digits to right of two decimal places; do not round.
4. If number is even, this is the monthly premium.
5. If number is odd, add \$0.01 to determine monthly premium.