

2025 Rates**		Non-Smoker, Completing LW Promise		ER Subsidy	Non-Smoker, Not Completing LW Promise		Smoker, Completing LW Promise		Smoker, Not Completing LW Promise
		ER	EE		ER	EE	ER	EE	
Total		ER	EE		ER	EE	ER	EE	ER
LivingWell Basic CDHP									
Single	\$901.04	\$872.70	\$28.34	96.9%	\$832.70	\$68.34	\$832.70	\$68.34	\$792.70
Parent Plus	\$1,234.80	\$1,167.28	\$67.52	94.5%	\$1,127.28	\$107.52	\$1,087.28	\$147.52	\$1,047.28
Couple	\$1,863.04	\$1,581.62	\$281.42	84.9%	\$1,541.62	\$321.42	\$1,501.62	\$361.42	\$1,461.62
Family	\$2,069.88	\$1,732.20	\$337.68	83.7%	\$1,692.20	\$377.68	\$1,652.20	\$417.68	\$1,612.20
Family Cross Ref*	\$1,057.40	\$1,025.90	\$31.50	97.0%	\$985.90	\$71.50	\$985.90	\$71.50	\$945.90
Total									
HDHP									
Single	\$835.42	\$814.54	\$20.88	97.5%	\$774.54	\$60.88	\$774.54	\$60.88	\$734.54
Parent Plus	\$1,144.86	\$1,088.76	\$56.10	95.1%	\$1,048.76	\$96.10	\$1,008.76	\$136.10	\$968.76
Couple	\$1,727.36	\$1,476.90	\$250.46	85.5%	\$1,436.90	\$290.46	\$1,396.90	\$330.46	\$1,356.90
Family	\$1,919.14	\$1,617.84	\$301.30	84.3%	\$1,577.84	\$341.30	\$1,537.84	\$381.30	\$1,497.84
Family Cross Ref*	\$980.38	\$951.18	\$29.20	97.0%	\$911.18	\$69.20	\$911.18	\$69.20	\$871.18
Total									
LivingWell PPO									
Single	\$949.04	\$859.90	\$89.14	90.6%	\$819.90	\$129.14	\$819.90	\$129.14	\$779.90
Parent Plus	\$1,320.40	\$1,066.30	\$254.10	80.8%	\$1,026.30	\$294.10	\$986.30	\$334.10	\$946.30
Couple	\$1,981.62	\$1,409.86	\$571.76	71.1%	\$1,369.86	\$611.76	\$1,329.86	\$651.76	\$1,289.86
Family	\$2,185.78	\$1,469.14	\$716.64	67.2%	\$1,429.14	\$756.64	\$1,389.14	\$796.64	\$1,349.14
Family Cross Ref*	\$1,126.28	\$955.80	\$170.48	97.0%	\$915.80	\$210.48	\$915.80	\$210.48	\$875.80
Total									
LivingWell CDHP									
Single	\$930.76	\$877.30	\$53.46	94.3%	\$837.30	\$93.46	\$837.30	\$93.46	\$797.30
Parent Plus	\$1,269.28	\$1,132.22	\$137.06	89.2%	\$1,092.22	\$177.06	\$1,052.22	\$217.06	\$1,012.22
Couple	\$1,866.24	\$1,526.90	\$339.34	81.8%	\$1,486.90	\$379.34	\$1,446.90	\$419.34	\$1,406.90
Family	\$2,078.08	\$1,679.16	\$398.92	80.8%	\$1,639.16	\$438.92	\$1,599.16	\$478.92	\$1,559.16
Family Cross Ref*	\$1,068.66	\$981.76	\$86.90	97.0%	\$941.76	\$126.90	\$941.76	\$126.90	\$901.76

* Family Cross Reference rates represent each employee's rate.

** 0% ER and EE premium increase from 2024. Add HDHP plan

Completing omise
EE
\$108.34
\$187.52
\$401.42
\$457.68
\$111.50
\$100.88
\$176.10
\$370.46
\$421.30
\$109.20
\$169.14
\$374.10
\$691.76
\$836.64
\$250.48
\$133.46
\$257.06
\$459.34
\$518.92
\$166.90