

LFUCG
2025 Payroll Deductions

2025 Monthly Gross Premiums

	PPO 1	PPO 2	HSA 1	HSA 2
Employee	\$773.75	\$572.59	\$521.15	\$511.29
Employee + Spouse	\$1,415.44	\$1,047.45	\$953.35	\$813.13
Employee + Child(ren)	\$1,317.96	\$975.31	\$887.69	\$759.61
Family	\$1,665.64	\$1,232.60	\$1,121.87	\$946.91

Payroll Deductions - 26 Pay Periods

NON-BARGAINING

	Employee	
	Non-Tobacco	Tobacco
PPO 1	\$146.77	\$158.31
PPO 2	\$53.93	\$65.47
HSA 1	\$30.19	\$41.73
HSA 2	\$25.64	\$37.18

Employee/Child(ren)

	Employee/Spouse	
	Both Non-Tobacco	Both Tobacco
PPO 1	\$386.41	\$397.95
PPO 2	\$228.26	\$239.80
HSA 1	\$187.82	\$199.36
HSA 2	\$128.71	\$140.25

Employee/Spouse

	Employee/Spouse	
	Both Non-Tobacco	Both Tobacco
PPO 1	\$419.86	\$442.94
PPO 2	\$250.02	\$273.10
HSA 1	\$206.59	\$229.67
HSA 2	\$141.87	\$164.95

Family

	Family	
	Both Non-Tobacco	Both Tobacco
PPO 1	\$489.18	\$512.26
PPO 2	\$289.32	\$312.40
HSA 1	\$238.21	\$261.29
HSA 2	\$157.46	\$180.54

BARGAINING

	Employee	
	Non-Tobacco	Tobacco
PPO 1	\$100.62	\$112.16
PPO 2	\$7.78	\$19.32
HSA 1	(\$15.96)	(\$4.43)
HSA 2	(\$20.52)	(\$8.98)

Employee/Child(ren)

	Employee/Spouse	
	Both Non-Tobacco	Both Tobacco
PPO 1	\$305.64	\$317.18
PPO 2	\$147.49	\$159.03
HSA 1	\$107.05	\$118.59
HSA 2	\$47.94	\$59.48

Employee/Spouse

	Employee/Spouse	
	Both Non-Tobacco	Both Tobacco
PPO 1	\$339.09	\$362.17
PPO 2	\$169.25	\$192.33
HSA 1	\$125.82	\$148.90
HSA 2	\$61.10	\$84.18

Family

	Family	
	Both Non-Tobacco	Both Tobacco
PPO 1	\$408.42	\$431.49
PPO 2	\$208.55	\$231.63
HSA 1	\$157.44	\$180.52
HSA 2	\$76.69	\$99.77

** Negative number for payroll deduction indicates the amount of flex credit money available to purchase other eligible benefits

How to Calculate payroll deduction:

Monthly Premium - Supplement - Flex Credit - Tobacco Credit X 12 months / 26 pay periods = Payroll Deduction

Non-Bargaining	Supplement	Flex Credit	Tobacco Credit
Employee	\$75	\$355.74	\$25
Employee/Spouse	\$100	\$355.74	\$25/\$25
Employee/Child(ren)	\$100	\$355.74	\$25
Family	\$200	\$355.74	\$25/\$25

Bargaining	Supplement	Flex Credit	Tobacco Credit
Employee	\$0	\$530.74	\$25
Employee/Spouse	\$100	\$530.74	\$25/\$25
Employee/Child(ren)	\$100	\$530.74	\$25
Family	\$200	\$530.74	\$25/\$25