

2022 Benefits Rates

PROGRESSIVE

Medical Plans—Biweekly Rates (\$)

Full-Time

High Deductible Plan

	Base Rate	Non-tobacco Discount*	COVID-19 Unvaccinated Surcharge*	Working Spouse Fee*
Employee	37.59	- 15.00	+25.00	-
Employee with Spouse	115.20	- 15.00	+25.00	+60.00
Employee with Children	69.90	- 15.00	+25.00	-
Employee with Spouse + Children	118.85	- 15.00	+25.00	+60.00

Standard Deductible Plan

Employee	76.15	- 15.00	+25.00	-
Employee with Spouse	240.80	- 15.00	+25.00	+60.00
Employee with Children	139.95	- 15.00	+25.00	-
Employee with Spouse + Children	249.70	- 15.00	+25.00	+60.00

Part-Time

Base Rate	Non-tobacco Discount*	COVID-19 Unvaccinated Surcharge*	Working Spouse Fee*
37.59	- 15.00	+25.00	-
165.30	- 15.00	+25.00	+60.00
97.35	- 15.00	+25.00	-
170.80	- 15.00	+25.00	+60.00

106.75	- 15.00	+25.00	-
353.70	- 15.00	+25.00	+60.00
202.45	- 15.00	+25.00	-
367.05	- 15.00	+25.00	+60.00

Dental Plans—Biweekly Rates (\$)

Cigna Dental PPO Plan

	Full-Time Employee	Part-Time Employee
Employee	5.50	7.15
Employee with Spouse	12.40	16.10
Employee with Children	14.00	18.20
Employee with Spouse and Children	23.40	30.40

Cigna Dental HMO Plan

Employee	3.70	4.80
Employee with Spouse	7.40	9.60
Employee with Children	8.35	10.85
Employee with Spouse and Children	12.05	15.65

Vision Plan—Biweekly Rates (\$)

Vision

	Full-Time Employee	Part-Time Employee
Employee	3.30	3.60
Employee with Spouse	8.70	9.45
Employee with Children	7.10	7.70
Employee with Spouse and Children	11.50	12.50

*If applicable

Life Insurance & Long-term Disability

Basic Life Insurance— Employees receive \$25,000 in life insurance benefits FREE from Progressive.

Basic Long-term Disability— Employees receive 40% of their monthly salary FREE from Progressive.

Optional Life*

	Biweekly Rate (\$)	
Age (yrs)	Non-tobacco	Tobacco
<25	0.0203	0.0226
25-29	0.0203	0.0226
30-34	0.0203	0.0235
35-39	0.0245	0.0282
40-44	0.0355	0.0397
45-49	0.0429	0.0503
50-54	0.0623	0.0734
55-59	0.0808	0.0965
60-64	0.1223	0.1458
65-69	0.2391	0.2857
70+	0.5068	0.6069

*Shown as a biweekly rate per \$1,000 of coverage. For example, a 35-yr-old non-tobacco user making \$40,000 and looking for \$150,000 of life insurance would receive the free basic coverage (\$25,000) and then choose three times his/her salary (\$120,000) to equal \$145,000 in coverage.

The biweekly rate would be \$2.94 (120 x 0.0245).

You'll see your options and total costs when you enroll.

Spouse Life

Biweekly Rate (\$)						
Spouse Age (yrs)	Coverage Level					
	\$5,000	\$10,000	\$20,000	\$30,000	\$50,000	\$100,000
<25	0.15	0.30	0.59	0.89	1.48	2.95
25-29	0.16	0.31	0.63	0.94	1.57	3.14
30-34	0.20	0.40	0.79	1.19	1.98	3.97
35-39	0.22	0.44	0.89	1.33	2.22	4.43
40-44	0.24	0.48	0.96	1.44	2.40	4.80
45-49	0.35	0.69	1.38	2.08	3.46	6.92
50-54	0.51	1.02	2.05	3.07	5.12	10.25
55-59	0.93	1.86	3.72	5.58	9.30	18.60
60-64	1.41	2.82	5.63	8.45	14.08	28.15
65-69	2.68	5.36	10.72	16.08	26.79	53.58
70+	4.32	8.64	17.29	25.93	43.22	86.45

Child Life

Level	Biweekly Rate (\$)
\$5,000	0.41
\$10,000	0.82

Optional Long-term Disability**

Age (yrs)	Biweekly Rate (\$)
<25	0.0240
25-29	0.0226
30-34	0.0332
35-39	0.0443
40-44	0.0632
45-49	0.0891
50-54	0.1408
55-59	0.1818
60-64	0.1966
65-69	0.1782
>69	0.2377

**Shown as biweekly rate per \$100 of monthly salary. Optional coverage increases the benefit from 40% to 60% of an employee's monthly salary

Questions?

Contact the HR Service Center at 800-692-4772 or email HR_ServiceCenter@Progressive.com.