

2022 Semi-Monthly Premiums for Active Employees



Medical - Preferred Provider Organization (PPO)								
Salary Range	Employee Only		Employee + Child(ren)		Employee + Spouse/ Domestic Partner		Employee + Family	
	Employee	LANL	Employee	LANL	Employee	LANL	Employee	LANL
Less than or = to \$40,000	\$66.50	\$325.00	\$118.50	\$587.50	\$137.50	\$686.50	\$190.50	\$943.50
\$40,001 to \$80,000	\$71.50	\$320.00	\$130.50	\$575.50	\$151.00	\$673.00	\$209.00	\$925.00
\$80,001 to \$120,000	\$78.00	\$313.50	\$140.50	\$565.50	\$163.50	\$660.50	\$224.50	\$909.50
More than \$120,000	\$96.00	\$295.50	\$171.50	\$534.50	\$200.00	\$624.00	\$276.00	\$858.00

Medical - High Deductible Health Plan (HDHP)								
Salary Range	Employee Only		Employee + Child(ren)		Employee + Spouse/ Domestic Partner		Employee + Family	
	Employee	LANL	Employee	LANL	Employee	LANL	Employee	LANL
Less than or = to \$40,000	\$47.00	\$325.00	\$85.50	\$584.00	\$99.50	\$682.00	\$136.50	\$939.00
\$40,001 to \$80,000	\$53.00	\$319.00	\$93.00	\$576.50	\$109.00	\$672.50	\$149.50	\$926.00
\$80,001 to \$120,000	\$56.50	\$315.50	\$100.00	\$569.50	\$117.50	\$664.00	\$162.00	\$913.50
More than \$120,000	\$68.50	\$303.50	\$122.50	\$547.00	\$144.00	\$637.50	\$198.00	\$877.50

Dental and Vision								
	Employee Only		Employee + Child(ren)		Employee + Spouse/ Domestic Partner		Employee + Family	
	Employee	LANL	Employee	LANL	Employee	LANL	Employee	LANL
Dental	\$4.10	\$15.43	\$8.35	\$31.42	\$7.66	\$28.80	\$13.67	\$51.42
Vision	\$0.56	\$2.11	\$1.18	\$4.44	\$1.12	\$4.23	\$1.64	\$6.18

Legal								
	Employee Only		Employee + Child(ren)		Employee + Spouse/ Domestic Partner		Employee + Family	
Legal	\$5.55		\$7.62		\$7.62		\$8.32	

Accidental Death & Dismemberment			
Coverage Amount	Employee Only	Employee + 1	Employee + 2 or More
\$50,000	\$0.35	\$0.44	\$0.57
\$100,000	\$0.70	\$0.87	\$1.13
\$200,000	\$1.39	\$1.74	\$2.26
\$300,000	\$2.09	\$2.61	\$3.39
\$400,000	\$2.78	\$3.48	\$4.52
\$500,000	\$3.48	\$4.35	\$5.65

Employee Supplemental Life Insurance	
Age Band	Rate per \$1,000 per Pay Period
<25	\$0.0080
25-29	\$0.0070
30-34	\$0.0085
35-39	\$0.0135
40-44	\$0.0215
45-49	\$0.0355
50-54	\$0.0795
55-59	\$0.1310
60-64	\$0.1995
65-69	\$0.2865
70-74	\$0.5230
75+	\$0.7360

How to calculate the semi-monthly premium:

Example: Employee salary of \$101,500*
 Election of 3x salary, 50 years old
 *Round salary to nearest \$1,000
 $\$102,000 \times 3 = \$306,000$
 $\$306,000 / \$1,000 = 306$
 $306 \times \$0.0795 = \24.33 semi-monthly

Age reduction intervals:

Your Age:	Policy Reduction:
65-69	35%
70-74	55%
75+	70%

Note: Each reduction is applied to the face value of your coverage. It is not cumulative.

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Child(ren) Life Insurance	
Coverage Amount per Child	Premium
\$5,000	\$0.08
\$10,000	\$0.16

Spouse / Domestic Partner Life Insurance	
Age Band	Rate per \$1,000 per Pay Period
<30	\$0.0145
30-34	\$0.0145
35-39	\$0.0170
40-44	\$0.0255
45-49	\$0.0410
50-54	\$0.0665
55-59	\$0.1170
60-64	\$0.1920
65-69	\$0.2795
70-74	\$0.4045
75+	\$0.7135

How to calculate the semi-monthly premium:

Example: \$50,000 in coverage
 Spouse/domestic partner is 46 years old

$\$50,000 / \$1,000 = 50$
 $50 \times \$0.0410 = \2.05 semi-monthly

Supplemental Short-Term Disability	
Age Band	Rate per \$100 of Monthly Covered Payroll* per Pay Period
<25	\$0.0870
25-29	\$0.0890
30-34	\$0.0900
35-39	\$0.0785
40-44	\$0.0715
45-49	\$0.0865
50-54	\$0.1060
55-59	\$0.1195
60-64	\$0.1210
65-69	\$0.1225
70+	\$0.1225

How to calculate the semi-monthly SSTD premium:

1. Divide annual salary by 1,200
2. Multiply the result by the rate based on age
3. The result is the semi-monthly premium

Example: 50 year old earning \$102,000
 Step 1: $=(\$102,000/\$1,200)$
 $=85$
 Step 2: $=85 \times \$0.106$
 Step 3: $=\$9.01$ semi-monthly

* Premiums are capped for the maximum monthly covered payroll of \$15,476.

Long-Term Disability	
Age Band	Rate per \$100 of Monthly Covered Payroll* per Pay Period
<25	\$0.0165
25-29	\$0.0195
30-34	\$0.0310
35-39	\$0.0610
40-44	\$0.0880
45-49	\$0.1320
50-54	\$0.1890
55-59	\$0.2085
60-64	\$0.1815
65-69	\$0.1515
70+	\$0.1515

How to calculate the semi-monthly LTD premium:

1. Divide annual salary by 1,200
2. Multiply the result by the rate based on age
3. The result is the semi-monthly premium

Example: 50 year old earning \$102,000
 Step 1: $=(\$102,000/\$1,200)$
 $=85$
 Step 2: $=85 \times \$0.189$
 Step 3: $=\$16.07$ semi-monthly

* Premiums are capped for the maximum monthly covered payroll of \$20,000.