

Cost Overview

Baden Sports funds the majority of the cost of the health plans. If you enroll in a plan, these amounts will be automatically deducted pre-tax from each paycheck (26 per year). Your cost for medical coverage is based on whether you and/or your spouse use tobacco products. A non-tobacco user is defined as an individual who has not used a tobacco product in the last six months. Baden Sports pays 100% of the cost of your basic life and accidental death and dismemberment coverage.

Medical/Rx/Vision - Base Plan \$2,000 (Non-Tobacco)		
	Total Premium	Your Deductions per Paycheck
Employee	\$643.40	\$56.42
Employee + Spouse	\$1,425.80	\$277.87
Employee + Child(ren)	\$1,244.60	\$216.89
Employee + Family	\$2,027.00	\$394.40

Medical/Rx/Vision - Base Plan \$2,000 (Tobacco)		
	Total Premium	Your Deductions per Paycheck
Employee Only (User)	\$643.40	\$152.20
Employee + Spouse (Both users)	\$1,425.80	\$640.69
Employee (User) + Spouse (Non-user)	\$1,425.80	\$473.67
Employee (Non-user) + Spouse (User)	\$1,425.80	\$563.41
Employee (User) + Children	\$1,244.60	\$358.67
Employee (User) + Spouse (Non User) + Child(ren)	\$2,027.00	\$643.00
Employee (Non-user) + Spouse (User) + Child(ren)	\$2,027.00	\$725.28
Employee (User) + Spouse (User) + Child(ren)	\$2,027.00	\$810.03

Medical/Rx/Vision - Buy-up Plan \$1,000 (Non-Tobacco)		
	Total Premium	Your Deductions per Paycheck
Employee	\$689.50	\$70.01
Employee + Spouse	\$1,528.00	\$317.36
Employee + Child(ren)	\$1,333.80	\$258.55
Employee + Family	\$2,127.20	\$436.90

Medical/Rx/Vision - Buy-up Plan \$1,000 (Tobacco)		
	Total Premium	Your Deductions per Paycheck
Employee Only (User)	\$689.50	\$170.01
Employee + Spouse (Both users)	\$1,528.00	\$687.73
Employee (User) + Spouse (Non-user)	\$1,528.00	\$516.01
Employee (Non-user) + Spouse (User)	\$1,528.00	\$608.28
Employee (User) + Children	\$1,333.80	\$391.28
Employee (User) + Spouse (Non User) + Child(ren)	\$2,127.20	\$686.84
Employee (Non-user) + Spouse (User) + Child(ren)	\$2,127.20	\$769.66
Employee (User) + Spouse (User) + Child(ren)	\$2,127.20	\$854.99

Cost Overview

Dental		
	Total Premium	Your Deductions per Paycheck
Employee Only	\$55.80	\$2.57
Employee + Spouse	\$116.00	\$14.89
Employee + Child(ren)	\$148.70	\$12.84
Employee + Family	\$208.70	\$25.16

Premiums are automatically deducted pre-tax unless you instruct HR otherwise. You may not make changes to your elections mid-year when premiums are deducted pre-tax, unless you experience a permitted election change event. In that case, generally you have 30 days from the time of the event to make a change.

If you cover a domestic partner (or domestic partner's dependents) deductions will be taken on a post-tax basis unless your domestic partner qualifies as a dependent under Internal Revenue Code Section 152.

Voluntary Life/AD&D		
Life rate per \$1,000		
Age Band	Employee Rate	Spouse Rate
Child Rate	\$0.162	\$0.162
Under 25	\$0.070	\$0.070
25-29	\$0.070	\$0.070
30-34	\$0.070	\$0.070
35-39	\$0.110	\$0.110
40-44	\$0.170	\$0.170
45-49	\$0.270	\$0.270
50-54	\$0.460	\$0.460
55-59	\$0.790	\$0.790
60-64	\$1.080	\$1.080
65-69	\$1.800	\$1.800
70-74	\$3.160	N/A
75-79	\$3.160	N/A
80 and Over	\$3.160	N/A
AD&D rate per \$1,000		
Adult	Included	Included

To calculate your monthly premium – and for more information regarding the rules and guidelines for coverage – please refer to the Life & Disability sections of this booklet.

- » Life/AD&D benefit must match.
- » Rate band increases will occur at the beginning of the year/month in which the employee moves into a new age band.