

# BCU Coverage Premiums for 2024

For PR employees. Note: Rates are per month.



## MEDICAL, DENTAL, VISION AND RX

	MCS Plan
Employee Only	\$30.00
Employee + Child(ren)	\$63.00
Employee + Spouse/Domestic Partner	\$66.00
Family	\$96.00

## HOSPITAL INDEMNITY INSURANCE

	Low Plan	High Plan
Employee Only	\$7.56	\$15.13
Employee + Child(ren)	\$12.74	\$25.49
Employee + Spouse/Domestic Partner	\$16.89	\$33.78
Family	\$21.13	\$42.26

## SUPPLEMENTAL ACCIDENT INSURANCE

	Low Plan	High Plan
Employee Only	\$3.97	\$7.98
Employee + Child(ren)	\$8.33	\$16.75
Employee + Spouse/Domestic Partner	\$7.93	\$15.95
Family	\$12.29	\$24.72

## CRITICAL ILLNESS INSURANCE

Age	\$10,000 Benefit				\$20,000 Benefit			
	Employee	Employee +Spouse	Employee +Children	Family	Employee	Employee +Spouse	Employee +Children	Family
<20	\$1.55	\$2.67	\$1.55	\$2.67	\$3.10	\$5.34	\$3.10	\$5.34
20-24	\$1.95	\$3.27	\$1.95	\$3.27	\$3.90	\$6.54	\$3.90	\$6.54
25-29	\$2.51	\$4.12	\$2.51	\$4.12	\$5.02	\$8.24	\$5.02	\$8.24
30-34	\$3.26	\$5.25	\$3.26	\$5.25	\$6.52	\$10.50	\$6.52	\$10.50
35-39	\$4.44	\$7.02	\$4.44	\$7.02	\$8.88	\$14.04	\$8.88	\$14.04
40-44	\$7.03	\$11.21	\$7.03	\$11.21	\$14.06	\$22.42	\$14.06	\$22.42
45-49	\$11.73	\$18.99	\$11.73	\$18.99	\$23.46	\$37.98	\$23.46	\$37.98
50-54	\$18.28	\$29.30	\$18.28	\$29.30	\$36.56	\$58.60	\$36.56	\$58.60
55-59	\$26.66	\$42.02	\$26.66	\$42.02	\$53.32	\$84.04	\$53.32	\$84.04
60-64	\$38.27	\$60.09	\$38.27	\$60.09	\$76.54	\$120.18	\$76.54	\$120.18
65-69	\$54.32	\$85.69	\$54.32	\$85.69	\$108.64	\$171.38	\$108.64	\$171.38
70+	\$68.76	\$108.34	\$68.76	\$108.34	\$137.52	\$216.68	\$137.52	\$216.68

## LONG-TERM DISABILITY ENHANCED INSURANCE

\$0.140 per \$100 covered payroll

## SUPPLEMENTAL AD&D

	Monthly Rates per \$1,000 of Coverage
Employee Only	\$0.012
Family	\$0.028

## SUPPLEMENTAL LIFE INSURANCE

EMPLOYEE COVERAGE		DEPENDENT SPOUSE LIFE COVERAGE		DEPENDENT CHILD COVERAGE	
Current age	Monthly Rates per \$1,000 of Coverage	Current age	Monthly Rates per \$1,000 of Coverage	Current age	Monthly Rates per \$1,000 of Coverage
<20-34	\$0.03	<20-24	\$0.05		\$0.187
35-39	\$0.04	25-29	\$0.06		
40-44	\$0.06	30-34	\$0.07		
45-49	\$0.08	35-39	\$0.09		
50-54	\$0.15	40-44	\$0.10		
55-59	\$0.26	45-49	\$0.15		
60-64	\$0.41	50-54	\$0.23		
65-69	\$0.57	55-59	\$0.43		
70-99	\$1.21	60-64	\$0.66		
		65-69	\$1.20		
		70-99	\$2.06		

## IDENTITY THEFT PROTECTION

	Protection Plus
Employee Only	\$10.95
Family	\$16.95

## LEGAL SERVICES

\$16.50 per month

## WHOLE LIFE WITH LONG TERM CARE INSURANCE

Coming soon in 2024.