BCU Coverage Premiums for 2026

For PR employees. Note: Rates are per pay period unless otherwise noted.

MEDICAL, DENTAL, VISION AND RX

	MCS Plan
Employee Only	$15.23
Employee + Child(ren)	$31.85
Employee + Spouse/Domestic Partner	$33.69
Family	$48.92

HOSPITAL INDEMNITY INSURANCE

	Low Plan	High Plan
Employee Only	$3.50	$6.98
Employee + Child(ren)	$5.88	$11.76
Employee + Spouse/Domestic Partner	$7.80	$15.59
Family	$9.75	$19.50

SUPPLEMENTAL ACCIDENT INSURANCE

Low Plan	High Plan
$1.83	$3.68
$3.84	$7.73
$3.66	$7.36
$5.67	$11.41

CRITICAL ILLNESS INSURANCE (Monthly Rates)

	$10,000 Benefit				$20,000 Benefit			
Age	**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	$108.30	$137.52	$216.68	$137.52	$216.68

SUPPLEMENTAL AD&D

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

SUPPLEMENTAL LIFE INSURANCE

EMPLOYEE COVERAGE	
Current age	Monthly Rates per $1,000 of Coverage
<20-29	$0.025
30-24	$0.033
35-39	$0.040
40-44	$0.063
45-49	$0.080
50-54	$0.150
55-59	$0.258
60-64	$0.408
65-69	$0.565
70-99	$1.207

DEPENDENT SPOUSE LIFE COVERAGE	
Current age	Monthly Rates per $1,000 of Coverage
<20-24	$0.050
25-29	$0.058
30-34	$0.072
35-39	$0.087
40-44	$0.100
45-49	$0.150
50-54	$0.230
55-59	$0.430
60-64	$0.660
65-69	$1.200
70-99	$2.060

DEPENDENT CHILD COVERAGE	
Current age	Monthly Rates per $1,000 of Coverage
	$0.187

IDENTITY THEFT PROTECTION

	Protection Plus
Employee Only	$5.05
Family	$7.82

LEGAL SERVICES

$7.62 per pay period

WHOLE LIFE WITH LONG TERM CARE INSURANCE

For more information about cost and how to enroll, please visit bcubenefits.com under Protection.

VOLUNTARY LONG-TERM DISABILITY INSURANCE (Monthly Rates per $100 covered payroll)

Current Age	Monthly Rates
00-19	$0.18
20-24	$0.18
25-29	$0.18
30-34	$0.35
35-39	$0.35
40-44	$0.45
45-49	$0.45
50-54	$0.52
55-59	$0.52
>= 60	$1.60