

BCU Coverage Premiums for 2026

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



MEDICAL AND RX

	PPO Plan	HDHP
Employee Only	\$79.38	\$60.46
Employee + Child(ren)	\$175.38	\$134.77
Employee + Spouse/Domestic Partner	\$183.69	\$141.23
Family	\$267.23	\$205.38

DENTAL

	Basic Plan	Enhanced Plan	DHMO
Employee Only	\$5.08	\$7.38	\$6.46
Employee + Child(ren)	\$9.23	\$12.92	\$11.08
Employee + Spouse/Domestic Partner	\$10.15	\$14.31	\$12.92
Family	\$16.15	\$23.08	\$20.77

VISION

	PPO Plan
Employee Only	\$3.40
Employee + Child(ren)	\$6.80
Employee + Spouse/Domestic Partner	\$6.46
Family	\$10.00

SUPPLEMENTAL LIFE INSURANCE

EMPLOYEE COVERAGE	
Current age	Monthly Rates per \$1,000 of Coverage
<20-29	\$0.025
30-34	\$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

SUPPLEMENTAL AD&D

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

LONG-TERM DISABILITY ENHANCED INSURANCE (Monthly Rates)

\$0.140 per \$100 covered payroll

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)

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

IDENTITY THEFT PROTECTION

	Protection Plus
Employee Only	\$5.05
Family	\$7.82

LEGAL SERVICES

\$7.62 per pay period

PET INSURANCE

See further information based on the pet(s) you elect to cover. Available at any time on BenefitHub, at <https://bcu.benefitHub.com/>.

WHOLE LIFE WITH LONG TERM CARE INSURANCE

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