

BCU Coverage Premiums for 2025

For US employees. Note: Rates are per month.



MEDICAL AND RX

	PPO Plan	HDHP
Employee Only	\$156.00	\$126.00
Employee + Child(ren)	\$328.00	\$263.00
Employee + Spouse/Domestic Partner	\$344.00	\$278.00
Family	\$500.00	\$404.00

DENTAL

	Basic Plan	Enhanced Plan	DHMO
Employee Only	\$10.00	\$15.00	\$13.00
Employee + Child(ren)	\$19.00	\$26.00	\$23.00
Employee + Spouse/Domestic Partner	\$21.00	\$29.00	\$26.00
Family	\$33.00	\$47.00	\$42.00

VISION

	PPO Plan
Employee Only	\$7.37
Employee + Child(ren)	\$14.73
Employee + Spouse/Domestic Partner	\$13.99
Family	\$21.66

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

\$0.140 per \$100 covered payroll

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
	\$3.97	\$7.98
	\$8.33	\$16.75
	\$7.93	\$15.95
	\$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

IDENTITY THEFT PROTECTION

	Protection Plus
Employee Only	\$10.95
Family	\$16.95

LEGAL SERVICES

\$16.50 per month

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.