Contribution Summary - Residents
Benefits Deductions Effective Jan. 1, 2019
Deductions are per period – 26 pay periods per year

Carilion Clinic Medical Plan				
	Medical Plan with Basic Vision		**Medical Plan with Comprehensive Vision**	
Coverage Level	**Employee Premium *Without* Tobacco Incentive**	***With* Tobacco Incentive**	**Employee Premium *Without* Tobacco Incentive**	***With* Tobacco Incentive**
Employee Only	$70.50	$20.50	$73.08	$23.08
Employee + Child	$82.25	$32.25	$86.92	$36.92
Employee + Children	$87.50	$37.50	$92.17	$42.17
*Employee + Spouse/Domestic Partner	$92.50	$42.50	$97.17	$47.17
*Family	$112.25	$62.25	$119.75	$69.75

*** A working spouse premium of $50 per pay period will be added to your premium if you enroll your spouse/domestic partner who is eligible for coverage through his or her employer.**

Carilion Clinic Dental Plan		
	Basic Dental	**Comprehensive Dental**
Employee Only	**Carilion-paid**	$3.86
Employee + Child		$6.85
Employee + Children		$9.47
Employee + Spouse/Domestic Partner		$7.72
Family		$12.86

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Disability Insurance	
Salary Continutation Salary continuation replaces 100 percent of your base weekly salary through day 150	**Long-Term Disability** Long-term disability coverage replaces 60 percent of your base monthly salary after 5 months of disability, possible to normal retirement age
Carilion-paid; no enrollment necessary	**Carilion-paid; no enrollment necessary**

Life Insurance	
Basic Life	**Accidental Death and Dismemberment**
1.5 times base salary, up to a maximum benefit of $420,000. **Carilion-paid; enrollment is automatic.**	Additional 2 times base salary, up to a maximum benefit of $420,000. **Carilion-paid; enrollment is automatic.**

Supplemental Life Insurance

To calculate the estimated cost of employee or spouse supplemental life insurance, first find your or your spouse's age in the table, then find the cost per coverage. For example, a 32-year old employee would spend $0.25 per pay period for $10,000 of life insurance coverage. Multiply the cost per coverage by the amount of coverage you want. For example, the 32-year old who wanted $20,000 of employee supplemental coverage would pay $0.50 per pay period.

Employee Supplemental		Spouse Supplemental		Child Supplemental	
Employee's Age	**Cost per $10,000 of Life Insurance**	**Spouse's Age**	**Cost per $5,000 of Life Insurance**	**Cost per Coverage Amount**	
Less than 25 years	$0.17	Less than 30 years	$0.10	$2,000	$0.06
25 - 29	$0.21	30 - 34	$0.12	$4,000	$0.13
30 - 34	$0.25	35 - 39	$0.17	$6,000	$0.19
35 - 39	$0.29	40 - 44	$0.30	$8,000	$0.26
40 - 44	$0.33	45 - 49	$0.52	$10,000	$0.32
45 - 49	$0.50	50 - 54	$0.83		
50 - 54	$0.79	55 - 59	$1.31		
55 - 59	$1.29	60 - 64	$2.01		
60 - 64	$1.58	65 - 69	$3.20		
65 - 69	$2.33	70 - 74	$4.98		
70 - 74	$3.95	75 - 79	$4.98		
75 +	$7.68	80 +	$4.98		