

Benefits at a Glance

Rates & Contributions

Medical, Dental, and Vision Rates

Medical Rates Per Paycheck	Cigna Choice Fund Open Access Plus HSA High Deductible Health Plan	Cigna Open Access Plus Traditional PPO Health Plan
Employee Only	\$54.55	\$90.59
Employee + Spouse	\$137.50	\$228.32
Employee + Child(ren)	\$89.61	\$149.50
Employee + Family	\$158.04	\$263.66

Dental Rates Per Paycheck	Plan One	Plan Two – Ortho
Employee Only	\$3.63	\$6.44
Employee + Spouse	\$7.34	\$13.01
Employee + Child(ren)	\$7.45	\$13.20
Employee + Family	\$10.72	\$19.00

Vision Rates Per Paycheck	Vision Plan
Employee Only	\$3.14
Employee + Spouse	\$5.94
Employee + Child(ren)	\$5.94
Employee + Family	\$8.71

Supplemental Life and AD&D Rates

Monthly Cost per \$1,000 of Coverage

Employee or Spouse Supplemental Life	Tobacco	Non-Tobacco
<24	\$0.08	\$0.06
25 – 29	\$0.09	\$0.07
30 – 34	\$0.12	\$0.09
35 – 39	\$0.14	\$0.10
40 – 44	\$0.16	\$0.12
45 – 49	\$0.23	\$0.17
50 – 54	\$0.36	\$0.28
55 – 59	\$0.67	\$0.54
60 – 64	\$1.02	\$0.83
65 – 69	\$1.97	\$1.60
70 – 74	\$1.97	\$1.60
75 – 79	\$4.43	\$3.60
80 – 84	\$6.65	\$5.40
85 – 89	\$9.97	\$8.10
90 – 94	\$14.94	\$12.15
95 – 99	\$22.42	\$18.225

Child(ren) Supplemental Life**	Rates Per Paycheck*
\$2,500	\$0.06
\$5,000	\$0.12
\$7,500	\$0.18
\$10,000	\$0.23

*After-Tax Deduction

**Employee must also be enrolled in Supplemental Life

Supplemental AD&D	Rates Per Paycheck*
Spouse AD&D	
\$50,000	\$1.11
\$100,000	\$2.22
\$150,000	\$3.32
Child(ren) AD&D	
\$10,000	\$0.22
\$20,000	\$0.44

*After-Tax Deduction

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Additional Benefits



Cigna One Guide

Cigna's One Guide service will help answer any questions you or your family members may have throughout the year to assist while you are covered under one of Cigna's plans.



EAP

You and your household members can receive up to five face-to-face counseling sessions through Cigna at no cost.



Diabetes Patient Assurance

Cigna's Patient Assurance program provides customers taking essential diabetes medications greater affordability and cost predictability.



Tobacco Cessation

If you're ready to let go of your tobacco habit, Cigna has a wide variety of online tools and personal coaching that will help you reach your goal and also help you develop and maintain a healthy lifestyle.



Wellness Incentives

Colonial's Wellness Program encourages good health by paying incentives when participating in certain wellness activities. Up to \$1,000 per family!



Omada

See if you qualify for this digital lifestyle change program at no cost to eligible members enrolled in Colonial's medical plan offered through Cigna. Designed to help you lose weight, gain energy and reduce the risks of type 2 diabetes and heart disease.



SaveonSP

Specialty medications can cost a lot of money. SaveonSP can help lower your out-of-pocket costs to \$0 on certain medications.



My Health Assistant

Cigna's online coaching program is a fun and motivating way to help you reach big health and wellness goals in small, easy-to-do steps through WebMD®.



Torchlight

Colonial's family caregiver support platform offers you resources and solutions to help manage a variety of caregiving scenarios for loved ones of any age.



Benevity

Through the Benevity platform, employees can make a charitable donation to a variety of non-profit organizations. Colonial will match your donation up to \$300 per year.



Financial Guidance

Take advantage of Schwab's financial concierge team for personalized guidance on your financial future. Call 877-566-2027, Monday through Friday, 8:30 am – 8:00 pm EST to set up an appointment.



Chronic Condition

Achieve a health goal to overcome a chronic condition (e.g., diabetes, COPD, asthma and depression). You can also earn an additional \$500 paid through Colonial if you qualify.