

BIWEEKLY BENEFIT PREMIUMS

2025 RATES

FULL-TIME MEMORIAL MANAGED CARE PLAN (MMCP)

	NO WELLNESS CREDITS	ONE WELLNESS CREDIT	TWO WELLNESS CREDITS
Employee only	\$99	\$80	\$61
Employee + spouse	\$173	\$154	\$135
Employee + child(ren)	\$149	\$130	\$111
Family	\$249	\$230	\$211

FULL-TIME MEMORIAL CONSUMER HEALTH PLAN (MCHP)

	NO WELLNESS CREDITS	ONE WELLNESS CREDIT	TWO WELLNESS CREDITS
Employee only	\$90	\$71	\$52
Employee + spouse	\$156	\$137	\$118
Employee + child(ren)	\$135	\$116	\$97
Family	\$220	\$201	\$182

PART-TIME MEMORIAL MANAGED CARE PLAN (MMCP)

	NO WELLNESS CREDITS	ONE WELLNESS CREDIT	TWO WELLNESS CREDITS
Employee only	\$105	\$86	\$67
Employee + spouse	\$193	\$174	\$155
Employee + child(ren)	\$165	\$146	\$127
Family	\$284	\$265	\$246

PART-TIME MEMORIAL CONSUMER HEALTH PLAN (MCHP)

	NO WELLNESS CREDITS	ONE WELLNESS CREDIT	TWO WELLNESS CREDITS
Employee only	\$91	\$72	\$53
Employee + spouse	\$176	\$157	\$138
Employee + child(ren)	\$151	\$132	\$113
Family	\$254	\$235	\$216

**CRITICAL ILLNESS INSURANCE
NON-NICOTINE**

	AGE	EMPLOYEE ONLY	PLUS SPOUSE	PLUS CHILD(REN)	PLUS FAMILY
Critical Illness: \$10,000	> 30	\$0.92	\$1.76	\$1.54	\$2.49
	30-34	\$1.28	\$2.31	\$1.89	\$3.06
	35-39	\$1.76	\$3.15	\$2.38	\$3.89
	40-44	\$2.55	\$4.51	\$3.17	\$5.24
	45-49	\$3.70	\$6.53	\$4.31	\$7.26
	50-54	\$5.10	\$9.15	\$5.72	\$9.90
	55-59	\$6.93	\$12.67	\$7.55	\$13.38
	60-64	\$9.55	\$17.82	\$10.16	\$18.55
	65+	\$15.84	\$28.60	\$16.74	\$29.33
Critical Illness: \$20,000	> 30	\$1.47	\$2.68	\$2.35	\$3.78
	30-34	\$2.13	\$3.76	\$2.99	\$4.84
	35-39	\$3.06	\$5.37	\$3.94	\$6.47
	40-44	\$4.62	\$8.01	\$5.48	\$9.11
	45-49	\$6.84	\$11.92	\$7.72	\$13.02
	50-54	\$9.55	\$17.03	\$10.43	\$18.13
	55-59	\$13.13	\$23.87	\$14.01	\$24.95
	60-64	\$18.26	\$33.95	\$19.14	\$35.05
	65+	\$30.45	\$54.71	\$31.39	\$55.81
Critical Illness: \$30,000	> 30	\$2.02	\$3.63	\$3.17	\$5.08
	30-34	\$2.99	\$5.21	\$4.11	\$6.67
	35-39	\$4.38	\$7.63	\$5.50	\$9.04
	40-44	\$6.67	\$11.53	\$7.81	\$12.96
	45-49	\$9.99	\$17.34	\$11.11	\$18.79
	50-54	\$14.01	\$24.93	\$15.14	\$26.38
	55-59	\$19.34	\$35.09	\$20.48	\$36.52
	60-64	\$26.97	\$50.07	\$28.09	\$51.52
	65+	\$45.03	\$80.85	\$46.20	\$82.30
Critical Illness: \$40,000	> 30	\$2.71	\$4.84	\$4.22	\$6.78
	30-34	\$3.98	\$6.95	\$5.48	\$8.89
	35-39	\$5.83	\$10.19	\$7.33	\$12.06
	40-44	\$8.89	\$15.38	\$10.41	\$17.27
	45-49	\$13.31	\$23.12	\$14.81	\$25.06
	50-54	\$18.68	\$33.24	\$20.17	\$35.18
	55-59	\$25.78	\$46.79	\$27.30	\$48.69
	60-64	\$35.97	\$66.77	\$37.47	\$68.71
	65+	\$60.04	\$107.80	\$61.60	\$109.74

CRITICAL ILLNESS INSURANCE
NICOTINE

	AGE	EMPLOYEE ONLY	PLUS SPOUSE	PLUS CHILD(REN)	PLUS FAMILY
Critical Illness: \$10,000	> 30	\$1.01	\$1.91	\$1.63	\$2.66
	30-34	\$1.61	\$2.93	\$2.24	\$3.67
	35-39	\$2.57	\$4.62	\$3.23	\$5.37
	40-44	\$4.27	\$7.57	\$4.97	\$8.32
	45-49	\$6.71	\$11.92	\$7.50	\$12.67
	50-54	\$9.53	\$17.36	\$10.43	\$18.11
	55-59	\$13.35	\$24.77	\$14.54	\$25.54
	60-64	\$19.16	\$36.23	\$20.83	\$36.98
	65+	\$31.94	\$57.57	\$35.05	\$58.32
Critical Illness: \$20,000	> 30	\$1.65	\$3.04	\$2.53	\$4.11
	30-34	\$2.77	\$4.99	\$3.67	\$6.07
	35-39	\$4.64	\$8.27	\$5.57	\$9.37
	40-44	\$7.94	\$14.01	\$8.93	\$15.09
	45-49	\$12.65	\$22.46	\$13.73	\$23.54
	50-54	\$18.11	\$32.98	\$19.27	\$34.08
	55-59	\$25.63	\$47.50	\$26.93	\$48.60
	60-64	\$36.96	\$69.85	\$38.63	\$70.95
	65+	\$61.71	\$110.97	\$64.81	\$112.05
Critical Illness: \$30,000	> 30	\$2.27	\$4.14	\$3.41	\$5.57
	30-34	\$3.94	\$7.02	\$5.10	\$8.47
	35-39	\$6.71	\$11.92	\$7.90	\$13.35
	40-44	\$11.64	\$20.46	\$12.87	\$21.91
	45-49	\$18.61	\$32.96	\$19.93	\$34.39
	50-54	\$26.71	\$48.60	\$28.14	\$50.05
	55-59	\$37.91	\$70.20	\$39.47	\$71.65
	60-64	\$54.78	\$103.47	\$56.54	\$104.92
	65+	\$91.50	\$164.34	\$94.60	\$165.79
Critical Illness: \$40,000	> 30	\$3.01	\$5.52	\$4.55	\$7.41
	30-34	\$5.26	\$9.35	\$6.80	\$11.29
	35-39	\$8.95	\$15.91	\$10.54	\$17.80
	40-44	\$15.51	\$27.28	\$17.16	\$29.22
	45-49	\$24.82	\$43.93	\$26.58	\$45.85
	50-54	\$35.62	\$64.79	\$37.51	\$66.73
	55-59	\$50.53	\$93.61	\$52.62	\$95.55
	60-64	\$73.04	\$137.96	\$75.39	\$139.90
	65+	\$121.99	\$219.12	\$126.13	\$221.06

CIGNA DENTAL PPO

Dental PPO	Biweekly rates
Employee only	\$9.00
Employee + spouse	\$16.50
Employee + child(ren)	\$14.00
Family	\$22.50

VISION PLAN

Vision	Biweekly rates
Employee only	\$2.12
Employee + spouse	\$3.71
Employee + child(ren)	\$2.92
Family	\$4.51

IDENTITY THEFT PROTECTION

Memorial offers identity theft protection with ID Watchdog. With monitoring of credit reports, social media, the Dark Web, and high-risk transactions, plus theft insurance, fraud remediation, and more, ID Watchdog can help you safeguard the online identities of you and your family.

Biweekly ID Watchdog rates

Platinum single	\$4.11
Platinum family	\$7.62

HOSPITAL INDEMNITY INSURANCE

Biweekly hospital indemnity insurance rates

Employee only	\$6.67
Employee + spouse	\$14.13
Employee + child(ren)	\$11.50
Family	\$18.81

CIGNA DENTAL DHMO

Dental DHMO	Biweekly rates
Employee only	\$4.75
Employee + spouse	\$7.91
Employee + child(ren)	\$7.12
Family	\$9.50

ACCIDENT INSURANCE

Accident Insurance	Biweekly rates
Employee only	\$2.97
Employee + spouse	\$4.97
Employee + child(ren)	\$5.41
Family	\$8.07

METLIFE LEGAL

You can enroll in full coverage via Metlife Legal for most personal legal matters, including representation for tax audits, sale or purchase of a home, mortgages, will and living wills, adoption, divorce, civil litigations, driving privileges, and more.

Biweekly Metlife Legal Group Legal Plan rates

Employee only	\$6.23
Family	\$9.00

