

**City of Benicia Insurance Rates**  
**Dental, Vision, Employee Assistance Program, and Life Insurance**  
**Active Employees**

<b>Dental - United Health Care: 7/1/24 - 6/30/25 (no change)</b>			
	City Contribution	Employee Cost	% change over last year
Employee Only	\$40.20	\$0.00	0.00%
Employee and 1 dependent	\$72.63	\$0.00	0.00%
Subscriber and 2 or more dependents	\$120.12	\$0.00	0.00%

<b>Dental - Ameritas: 7/1/24 - 6/30/25 (no change)</b>			
	City Contribution	Employee Cost	% change over last year
Employee Only	\$68.57	\$0.00	0.00%
Employee and 1 dependent	\$124.36	\$0.00	0.00%
Subscriber and 2 or more dependents	\$203.11	\$0.00	0.00%

(the rates for Ameritas include \$5.58 per employee Administrative Service Fee)

<b>Vision - Vision Service Plan (VSP): 7/1/24 - 6/30/25 (no change)</b>			
	City Contribution	Employee Cost	% change over last year
Per employee per month	\$22.21	\$0.00	0.00%

<b>Employee Assistance Program - Optum: 7/1/24 - 6/30/25</b>			
	City Contribution	Employee Cost	% change over last year
Total City Wide Cost	\$338.00	\$0.00	3.05%

<b>Life Insurance and AD&amp;D: Sun Life: 7/1/24 - 6/30/25</b>			
	City Contribution	City Cost	% change over last year
<b>Basic Life</b>			
Per \$1,000 volume*	\$0.142	see below	5.19%
<b>Basic AD&amp;D</b>			
Per \$1,000 volume*	\$0.020		0.00%

\* Bargaining Units of: BDA, BPSEA, BSPA, & Unrepresented have a \$50,000 policy at City cost of \$7.75/month  
 \* Bargaining Units of: BPOA, BFA, PDMid, & Mid have a \$30,000 policy at City cost of \$4.65/month  
 \* Dept Heads have a \$100,000 policy at City cost of \$15.50/month  
 In addition to the basic life, employees have the option to purchase optional life at a cost to the employee

Updated: 9/10/2024