



## Employee *Monthly* Contributions Effective Jan 1<sup>st</sup>, 2025

### Medical

Shields, Harper & Co. contributes **75%** of the Employee Premium and **10%** of the dependent premium.

Refer to table rates at <https://mybenefits.cc/shc/>

### Dental and Vision

Shields, Harper & Co. contributes **50%** of the Premium for all tiers.

Tier	Dental	Tier	Vision
Employee Only	\$23.18	Employee Only	\$3.98
Employee + 1	\$44.38	Employee + 1	\$6.19
Employee + 2 or more	\$75.34	Employee + 2 or more	\$9.81

### Life/AD&D

Shields, Harper & Co. contributes **100%** of the Employee Premium.

Benefit	Employee Contribution
Life	\$0.245 per \$1000
AD&D	\$0.031 per \$1000

Shields, Harper & Co. contributes **0%** of the Employee Premium for Voluntary Plans

### **Voluntary Long-Term Disability**

Employee Rate Basis - *per \$100 of Monthly Covered Payroll*

Age of Employee	Rate
Less than 19	\$0.07
20-24	\$0.07
25-29	\$0.11
30-34	\$0.14
35-39	\$0.22
40-44	\$0.47
45-49	\$0.34
50-54	\$0.45
55-59	\$0.58
60-64	\$0.62
65-69	\$0.60

### **Voluntary Life/AD&D - per \$1,000**

Age of EE & SP	Rate
Less than 19	\$0.094
20-24	\$0.094
25-29	\$0.094
30-34	\$0.785
35-39	\$0.136
40-44	\$0.199
45-49	\$0.310
50-54	\$0.477
55-59	\$0.717
60-64	\$1.087
65-69	\$1.752
70-99	\$2.906