

# Monthly Premium Chart

04/01/2026 to 03/31/2027

# STEVE P. RADOS, INC.

CONSTRUCTION SINCE 1922

Age At enrollment until plan anniversary y	Option 1 - HMO Health Plan Anthem Platinum 0/25 901V <i>Select Network</i>	Option 2 - HMO Health Plan Anthem Platinum 0/25 901W Full HMO Network	Option 3 - PPO Health Plan Anthem Platinum 5/200/15% 8V64 Full PPO Network
	Region 18	Region 18	Region 18

\*PedDtl Rate

\*Pediatric Dental Rate Included for age 19 and under below

	Employee or Dependent	Employee or Dependent	Employee or Dependent
0-14	\$417.20	\$416.20	\$418.20
15	\$407.66	\$453.19	\$548.00
16	\$420.39	\$467.34	\$565.10
17	\$433.11	\$481.48	\$582.21
18	\$446.81	\$496.72	\$600.63
19	\$460.52	\$511.95	\$619.05
20	\$474.71	\$527.73	\$638.12
21	\$489.39	\$544.05	\$657.86
22	\$489.39	\$544.05	\$657.86
23	\$489.39	\$544.05	\$657.86
24	\$489.39	\$544.05	\$657.86
25	\$491.35	\$546.23	\$660.49
26	\$501.14	\$557.11	\$673.65
27	\$512.88	\$570.16	\$689.44
28	\$531.97	\$591.38	\$715.09
29	\$547.63	\$608.79	\$736.15
30	\$555.46	\$617.50	\$746.67
31	\$567.20	\$630.55	\$762.46
32	\$578.95	\$643.61	\$778.25
33	\$586.29	\$651.77	\$788.12
34	\$594.12	\$660.48	\$798.64
35	\$598.03	\$664.83	\$803.90
36	\$601.95	\$669.18	\$809.17
37	\$605.86	\$673.53	\$814.43
38	\$609.78	\$677.89	\$819.69
39	\$617.61	\$686.59	\$830.22
40	\$625.44	\$695.30	\$840.75
41	\$637.19	\$708.35	\$856.53
42	\$648.44	\$720.87	\$871.66
43	\$664.10	\$738.28	\$892.72
44	\$683.68	\$760.04	\$919.03
45	\$706.68	\$785.61	\$949.95
46	\$734.09	\$816.08	\$986.79
47	\$764.92	\$850.35	\$1,028.24
48	\$800.15	\$889.52	\$1,075.60
49	\$834.90	\$928.15	\$1,122.31
50	\$874.05	\$971.67	\$1,174.94
51	\$912.71	\$1,014.65	\$1,226.91
52	\$955.29	\$1,061.99	\$1,284.14
53	\$998.36	\$1,109.86	\$1,342.03
54	\$1,044.85	\$1,161.55	\$1,404.53
55	\$1,091.34	\$1,213.23	\$1,467.03
56	\$1,141.75	\$1,269.27	\$1,534.79
57	\$1,192.64	\$1,325.85	\$1,603.20
58	\$1,246.97	\$1,386.24	\$1,676.23
59	\$1,273.88	\$1,416.16	\$1,712.41
60	\$1,328.20	\$1,476.55	\$1,785.43
61	\$1,375.19	\$1,528.78	\$1,848.59
62	\$1,406.02	\$1,563.06	\$1,890.03
63	\$1,444.68	\$1,606.04	\$1,942.00
64+	\$1,468.17	\$1,632.15	\$1,973.58

Option - A Vision Plan Anthem Blue View				Unbundled (without employee premium)			
All Ages	Employee	Employee & Spouse	Employee/Child(r) Employee & Spouse & Child(ren)	Spouse	Children	Spouse & Children	
	\$5.73	\$11.47	\$11.56	\$19.21	\$5.74	\$5.83	\$13.48

Option - B DPPO Dental Plan Anthem PPO Complete				Unbundled (without employee premium)			
All Ages	Employee	Employee & Spouse	Employee/Child(r) Employee & Spouse & Child(ren)	Spouse	Children	Spouse & Children	
	\$45.11	\$92.08	\$101.06	\$149.09	\$46.97	\$55.95	\$103.98

Option - C LIFE Group Life Plan \$25,000 Anthem STD Life	
All Ages	Flat \$11.00 per employee

Option - D LTD Group LTD Plan Principal		
All Ages	AVRG \$28.48	Based on income covered

# Monthly Employer Contribution Chart

**STEVE P. RADOS, INC.**  
CONSTRUCTION SINCE 1922

04/01/2026 to 03/31/2027

**Option 1 - HMO Health Plan**  
Anthem  
Platinum 0/25 901V  
Select Network

**Option 2 - HMO Health Plan**  
Anthem  
Platinum 0/25 901W  
Full HMO Network

**Option 3 - PPO Health Plan**  
Anthem  
Platinum 5/200/15% 8V64  
Full PPO Network

**Employer Allowance Formula/Amount:**

Employee Dependents	90% EMPLOYER SHARE				90% EMPLOYER SHARE				90% EMPLOYER SHARE				90% EMPLOYER SHARE			
	50%		Employee Share		50%		Employee Share		50%		Employee Share		50%		Employee Share	
	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep	Empl	Dep
0-14	375.48	208.60	41.72	208.60	374.58	208.10	41.62	208.10	0.00	0.00	0.00	0.00	376.38	209.10	41.82	209.10
15	366.89	203.83	40.77	203.83	407.87	226.60	45.32	226.60	0.00	0.00	0.00	0.00	493.20	274.00	54.80	274.00
16	378.35	210.20	42.04	210.20	420.61	233.67	46.73	233.67	0.00	0.00	0.00	0.00	508.59	282.55	56.51	282.55
17	389.80	216.56	43.31	216.56	433.33	240.74	48.15	240.74	0.00	0.00	0.00	0.00	523.99	291.11	58.22	291.11
18	402.13	223.41	44.68	223.41	447.05	248.36	49.67	248.36	0.00	0.00	0.00	0.00	540.57	300.32	60.06	300.32
19	414.47	230.26	46.05	230.26	460.76	255.98	51.20	255.98	0.00	0.00	0.00	0.00	557.15	309.53	61.91	309.53
20	427.24	237.36	47.47	237.36	474.96	263.87	52.77	263.87	0.00	0.00	0.00	0.00	574.31	319.06	63.81	319.06
21	440.45	244.70	48.94	244.70	489.65	272.03	54.41	272.03	0.00	0.00	0.00	0.00	592.07	328.93	65.79	328.93
22	440.45	244.70	48.94	244.70	489.65	272.03	54.41	272.03	0.00	0.00	0.00	0.00	592.07	328.93	65.79	328.93
23	440.45	244.70	48.94	244.70	489.65	272.03	54.41	272.03	0.00	0.00	0.00	0.00	592.07	328.93	65.79	328.93
24	440.45	244.70	48.94	244.70	489.65	272.03	54.41	272.03	0.00	0.00	0.00	0.00	592.07	328.93	65.79	328.93
25	442.22	245.68	49.14	245.68	491.61	273.12	54.62	273.12	0.00	0.00	0.00	0.00	594.44	330.25	66.05	330.25
26	451.03	250.57	50.11	250.57	501.40	278.56	55.71	278.56	0.00	0.00	0.00	0.00	606.29	336.83	67.37	336.83
27	461.59	256.44	51.29	256.44	513.14	285.08	57.02	285.08	0.00	0.00	0.00	0.00	620.50	344.72	68.94	344.72
28	478.77	265.99	53.20	265.99	532.24	295.69	59.14	295.69	0.00	0.00	0.00	0.00	643.58	357.55	71.51	357.55
29	492.87	273.82	54.76	273.82	547.91	304.40	60.88	304.40	0.00	0.00	0.00	0.00	662.54	368.08	73.62	368.08
30	499.91	277.73	55.55	277.73	555.75	308.75	61.75	308.75	0.00	0.00	0.00	0.00	672.00	373.34	74.67	373.34
31	510.48	283.60	56.72	283.60	567.50	315.28	63.05	315.28	0.00	0.00	0.00	0.00	686.21	381.23	76.25	381.23
32	521.06	289.48	57.90	289.48	579.25	321.81	64.36	321.81	0.00	0.00	0.00	0.00	700.43	389.13	77.82	389.13
33	527.66	293.15	58.63	293.15	586.59	325.89	65.18	325.89	0.00	0.00	0.00	0.00	709.31	394.06	78.81	394.06
34	534.71	297.06	59.41	297.06	594.43	330.24	66.05	330.24	0.00	0.00	0.00	0.00	718.78	399.32	79.86	399.32
35	538.23	299.02	59.80	299.02	598.35	332.42	66.48	332.42	0.00	0.00	0.00	0.00	723.51	401.95	80.39	401.95
36	541.76	300.98	60.19	300.98	602.26	334.59	66.92	334.59	0.00	0.00	0.00	0.00	728.25	404.59	80.92	404.59
37	545.27	302.93	60.59	302.93	606.18	336.77	67.35	336.77	0.00	0.00	0.00	0.00	732.99	407.22	81.44	407.22
38	548.80	304.89	60.98	304.89	610.10	338.95	67.79	338.95	0.00	0.00	0.00	0.00	737.72	409.85	81.97	409.85
39	555.85	308.81	61.76	308.81	617.93	343.30	68.66	343.30	0.00	0.00	0.00	0.00	747.20	415.11	83.02	415.11
40	562.90	312.72	62.54	312.72	625.77	347.65	69.53	347.65	0.00	0.00	0.00	0.00	756.68	420.38	84.07	420.38
41	573.47	318.60	63.72	318.60	637.52	354.18	70.84	354.18	0.00	0.00	0.00	0.00	770.88	428.27	85.65	428.27
42	583.60	324.22	64.84	324.22	648.78	360.44	72.09	360.44	0.00	0.00	0.00	0.00	784.49	435.83	87.17	435.83
43	597.69	332.05	66.41	332.05	664.45	369.14	73.83	369.14	0.00	0.00	0.00	0.00	803.45	446.36	89.27	446.36
44	615.31	341.84	68.37	341.84	684.04	380.02	76.00	380.02	0.00	0.00	0.00	0.00	827.13	459.52	91.90	459.52
45	636.01	353.34	70.67	353.34	707.05	392.81	78.56	392.81	0.00	0.00	0.00	0.00	854.96	474.98	95.00	474.98
46	660.68	367.05	73.41	367.05	734.47	408.04	81.61	408.04	0.00	0.00	0.00	0.00	888.11	493.40	98.68	493.40
47	688.43	382.46	76.49	382.46	765.32	425.18	85.04	425.18	0.00	0.00	0.00	0.00	925.42	514.12	102.82	514.12
48	720.14	400.08	80.02	400.08	800.57	444.76	88.95	444.76	0.00	0.00	0.00	0.00	968.04	537.80	107.56	537.80
49	751.41	417.45	83.49	417.45	835.34	464.08	92.81	464.08	0.00	0.00	0.00	0.00	1010.08	561.16	112.23	561.16
50	786.65	437.03	87.41	437.03	874.50	485.84	97.17	485.84	0.00	0.00	0.00	0.00	1057.45	587.47	117.49	587.47
51	821.44	456.36	91.27	456.36	913.19	507.33	101.47	507.33	0.00	0.00	0.00	0.00	1104.22	613.46	122.69	613.46
52	859.76	477.65	95.53	477.65	955.79	531.00	106.20	531.00	0.00	0.00	0.00	0.00	1155.73	642.07	128.41	642.07
53	898.52	499.18	99.84	499.18	998.87	554.93	110.99	554.93	0.00	0.00	0.00	0.00	1207.83	671.02	134.20	671.02
54	940.37	522.43	104.49	522.43	1045.40	580.78	116.16	580.78	0.00	0.00	0.00	0.00	1264.08	702.27	140.45	702.27
55	982.21	545.67	109.13	545.67	1091.91	606.62	121.32	606.62	0.00	0.00	0.00	0.00	1320.33	733.52	146.70	733.52
56	1027.58	570.88	114.18	570.88	1142.34	634.64	126.93	634.64	0.00	0.00	0.00	0.00	1381.31	767.40	153.48	767.40
57	1073.38	596.32	119.26	596.32	1193.27	662.93	132.59	662.93	0.00	0.00	0.00	0.00	1442.88	801.60	160.32	801.60
58	1122.27	623.49	124.70	623.49	1247.62	693.12	138.62	693.12	0.00	0.00	0.00	0.00	1508.61	838.12	167.62	838.12
59	1146.49	636.94	127.39	636.94	1274.54	708.08	141.62	708.08	0.00	0.00	0.00	0.00	1541.17	856.21	171.24	856.21
60	1195.38	664.10	132.82	664.10	1328.90	738.28	147.66	738.28	0.00	0.00	0.00	0.00	1606.89	892.72	178.54	892.72
61	1237.67	687.60	137.52	687.60	1375.90	764.39	152.88	764.39	0.00	0.00	0.00	0.00	1663.73	924.30	184.86	924.30
62	1265.42	703.01	140.60	703.01	1406.75	781.53	156.31	781.53	0.00	0.00	0.00	0.00	1701.03	945.02	189.00	945.02
63	1300.21	722.34	144.47	722.34	1445.44	803.02	160.60	803.02	0.00	0.00	0.00	0.00	1747.80	971.00	194.20	971.00
64+	1321.35	734.09	146.82	734.09	1468.94	816.08	163.22	816.08	0.00	0.00	0.00	0.00	1776.22	986.79	197.36	986.79

Option - A Vision Plan Blue Shield				Monthly Employee Share of Premium				
All Ages	Employee	Spouse Only	Child(ren) Only	Spouse&Child(ren) Only	Employee	Add for Spouse	Add for Child(ren)	Add for Spouse&Child(ren)
	\$10.40	\$9.40	\$7.60	\$15.20				

Option - B DPPO Dental Plan Guardian				Monthly Employee Share of Premium				
All Ages	Employee	Spouse Only	Child(ren) Only	Spouse&Child(ren) Only	Employee	Add for Spouse	Add for Child(ren)	Add for Spouse&Child(ren)
	\$56.70	\$62.08	\$51.71	\$116.38				

Option - C LIFE Group Life Plan \$15,000 Blue Shield				Monthly Employee Share of Premium				
All Ages	Employee	Spouse Only	Child(ren) Only	Spouse&Child(ren) Only	Employee	Add for Spouse	Add for Child(ren)	Add for Spouse&Child(ren)

# 52 Pay Periods

## Deduction Chart (Shown Per Pay period)

**STEVE P. RADOS, INC.**  
CONSTRUCTION SINCE 1922

04/01/2026 to 03/31/2027

Age At enrollment until plan anniversary	<b>Option 1 - HMO Health Plan</b>	<b>Option 2 - HMO Health Plan</b>	<b>Option 3 - PPO Health Plan</b>
	Anthem <b>Platinum 0/25 901V</b> <i>Select Network</i>	Anthem <b>Platinum 0/25 901W</b> Full HMO Network	Anthem <b>Platinum 5/200/15% 8V64</b> Full PPO Network

\*Pediatric Dental Rate Included for age 19 and under below

	Empl	Dep	Empl	Dep	Empl	Dep
0-14	9.63	48.14	9.60	48.02	9.65	48.25
15	9.41	47.04	10.46	52.29	12.65	63.23
16	9.70	48.51	10.78	53.92	13.04	65.20
17	9.99	49.97	11.11	55.56	13.44	67.18
18	10.31	51.56	11.46	57.31	13.86	69.30
19	10.63	53.14	11.81	59.07	14.29	71.43
20	10.95	54.77	12.18	60.89	14.73	73.63
21	11.29	56.47	12.56	62.78	15.18	75.91
22	11.29	56.47	12.56	62.78	15.18	75.91
23	11.29	56.47	12.56	62.78	15.18	75.91
24	11.29	56.47	12.56	62.78	15.18	75.91
25	11.34	56.69	12.61	63.03	15.24	76.21
26	11.56	57.82	12.86	64.28	15.55	77.73
27	11.84	59.18	13.16	65.79	15.91	79.55
28	12.28	61.38	13.65	68.24	16.50	82.51
29	12.64	63.19	14.05	70.25	16.99	84.94
30	12.82	64.09	14.25	71.25	17.23	86.15
31	13.09	65.45	14.55	72.76	17.60	87.98
32	13.36	66.80	14.85	74.26	17.96	89.80
33	13.53	67.65	15.04	75.20	18.19	90.94
34	13.71	68.55	15.24	76.21	18.43	92.15
35	13.80	69.00	15.34	76.71	18.55	92.76
36	13.89	69.46	15.44	77.21	18.67	93.37
37	13.98	69.91	15.54	77.72	18.79	93.97
38	14.07	70.36	15.64	78.22	18.92	94.58
39	14.25	71.26	15.84	79.22	19.16	95.79
40	14.43	72.17	16.05	80.23	19.40	97.01
41	14.70	73.52	16.35	81.73	19.77	98.83
42	14.96	74.82	16.64	83.18	20.12	100.58
43	15.33	76.63	17.04	85.19	20.60	103.01
44	15.78	78.89	17.54	87.70	21.21	106.04
45	16.31	81.54	18.13	90.65	21.92	109.61
46	16.94	84.70	18.83	94.16	22.77	113.86
47	17.65	88.26	19.62	98.12	23.73	118.64
48	18.47	92.33	20.53	102.64	24.82	124.11
49	19.27	96.33	21.42	107.09	25.90	129.50
50	20.17	100.85	22.42	112.12	27.11	135.57
51	21.06	105.31	23.42	117.08	28.31	141.57
52	22.05	110.23	24.51	122.54	29.63	148.17
53	23.04	115.20	25.61	128.06	30.97	154.85
54	24.11	120.56	26.81	134.03	32.41	162.06
55	25.18	125.92	28.00	139.99	33.85	169.27
56	26.35	131.74	29.29	146.45	35.42	177.09
57	27.52	137.61	30.60	152.98	37.00	184.98
58	28.78	143.88	31.99	159.95	38.68	193.41
59	29.40	146.99	32.68	163.40	39.52	197.59
60	30.65	153.25	34.07	170.37	41.20	206.01
61	31.74	158.68	35.28	176.40	42.66	213.30
62	32.45	162.23	36.07	180.35	43.62	218.08
63	33.34	166.69	37.06	185.31	44.82	224.08
64+	33.88	169.40	37.67	188.33	45.54	227.72

# Deciphering Payroll Deductions

04/01/2026 to 03/31/2027



## Step 1:

Select the plan you desire and the amounts based on age for each family member.

*For families with more than three children, the new law states that a premium will apply for each child age 20 or younger but only for the first three children. (the fourth child or more are "free" (at least for insurance). But for children over age 20, you must add the premium based on actual age of the (adult) child.*

See example to the right ->

### EXAMPLE: Picking Option 1 on the Payroll Deduction Chart

	Age	Per-Pay-Period Deduction	YOUR FIGURES
Employee	48	\$18.47	\$ _____
Spouse	43	\$76.63	\$ _____
Child 1	8	\$48.14	\$ _____
Child 2	12	\$48.14	\$ _____
Child 3	15	\$47.04	\$ _____
Child 4	17	No Chrg	\$ _____

### (only a premium for more than 3 kids if the child is over 19)

Child 5	21		\$ _____
Child 6	22		\$ _____

**TOTAL** \$238.41 \$ \_\_\_\_\_

Plus any ancillary benefits if applicable (dental, vision, etc.) \$ \_\_\_\_\_



**Step 2: Congratulate yourself! You are now able to pass the entrance exam to MIT. At least the math portion.**



**Step 3:** Don't forget tax savings. Your payroll deduction will be taken out on a "pre-tax basis" using our cafeteria plan.

This will reduce the amount you owe for Federal, State and Social Security taxes.

Please see example to the right ->

**Fact 1:** Wages Trigger Taxes

**Fact 2:** Payroll deductions for our benefits do not trigger taxes!

### CAFETERIA PLAN TAX SAVINGS EXAMPLE

Amount of Payroll Deductions for Benefits -> **\$238.41**

Example of Pre-Tax Savings -> **\$61.15**  
(7.65% FICA; 15% FIT; 3% SIT) 25.65%

Approximate Impact on Take Home Pay -> **\$177.26**

### CAFETERIA PLAN ILLUSTRATION NOTES:

FICA = Social Security & Medicare payroll taxes  
FIT = Federal Income Tax Withholding  
SIT = State Income Tax Withholding

Your tax bracket may be higher (greater savings) or lower (less savings) than examples shown above.

The illustrations above are intended to show an example of savings in our cafeteria plan and not to provide tax advice. Please see your tax advisor on tax matters.



Save money with our cafeteria plan and avoid a "Tax-Haircut"