

COVERING YOUR SPOUSE

You may cover your spouse under a University of Dayton plan — but if he or she has coverage available through his or her own employer or former employer if they are retired, you will pay an extra cost each pay period based upon your salary tier. This helps keep costs down for both employees and the University, and helps maintain the stability and sustainability of your benefits in the long term.

YOUR 2022 HEALTH PLAN MONTHLY PREMIUMS*

You share the cost of your coverage with the University of Dayton through regular paycheck deductions, called premiums. The amount you pay depends on the plan you choose, your annual income and your level of coverage. Check below to see what each health plan will cost you each month.

Coverage Level	Salary < \$34,999 annually	Salary \$35,000–\$74,999 annually	Salary \$75,000–\$99,999 annually	Salary > \$100,000 annually
Core Plan				
Employee Only	\$82	\$88	\$95	\$105
Employee + Spouse	\$164	\$179	\$191	\$212
Employee + Spouse with Spousal Surcharge	\$204	\$274	\$331	\$412
Employee + Children	\$133	\$142	\$155	\$168
Family	\$213	\$230	\$250	\$275
Family with Spousal Surcharge	\$253	\$325	\$390	\$475
Advantage Plan				
Employee Only	\$283	\$308	\$333	\$360
Employee + Spouse	\$776	\$844	\$913	\$986
Employee + Spouse with Spousal Surcharge	\$816	\$939	\$1,053	\$1,186
Employee + Children	\$622	\$676	\$730	\$789
Family	\$824	\$896	\$965	\$1,044
Family with Spousal Surcharge	\$864	\$991	\$1,105	\$1,244
CDHP				
Employee Only	\$46	\$50	\$55	\$62
Employee + Spouse	\$97	\$105	\$112	\$124
Employee + Spouse with Spousal Surcharge	\$137	\$200	\$252	\$324
Employee + Children	\$84	\$92	\$100	\$108
Family	\$134	\$145	\$156	\$171
Family with Spousal Surcharge	\$174	\$240	\$296	\$371

*In addition to the premiums listed above, there will be a \$50.00 per month charge for employees who use tobacco products. Premiums reflected are monthly and will be divided equally among the number of benefit deductions in a calendar year for your position.