

St. Olaf College Health and Dental Premiums 1/1/26-12/31/26

FTE > .75

|                                                                                                 | Total<br>Monthly<br>Premium | Monthly<br>College<br>Contribution<br>(includes HSA<br>contribution) | Monthly<br>Employee<br>Contribution | College % | Employee % | College HSA<br>contribution |
|-------------------------------------------------------------------------------------------------|-----------------------------|----------------------------------------------------------------------|-------------------------------------|-----------|------------|-----------------------------|
| <b>Higher HDHP Plan Premiums (Deductibles \$5,000/\$10,000; Out of Pocket \$6,500/\$13,000)</b> |                             |                                                                      |                                     |           |            |                             |
| EE only                                                                                         | \$ 799.00                   | \$ 719.10                                                            | \$ 79.90                            | 90.0%     | 10.0%      | \$ 100.00                   |
| EE + Child(ren)                                                                                 | \$ 1,458.00                 | \$ 1,239.30                                                          | \$ 218.70                           | 85.0%     | 15.0%      | \$ 150.00                   |
| EE + Spouse                                                                                     | \$ 1,670.00                 | \$ 1,269.20                                                          | \$ 400.80                           | 76.0%     | 24.0%      | \$ 120.00                   |
| Family                                                                                          | \$ 2,550.00                 | \$ 1,938.00                                                          | \$ 612.00                           | 76.0%     | 24.0%      | \$ 200.00                   |

**HDHP Plan Premiums (Deductibles \$3,550/\$7,100; Out of Pocket \$4,800/\$9,600)**

|                 |             |             |           |       |       |           |
|-----------------|-------------|-------------|-----------|-------|-------|-----------|
| EE only         | \$ 874.00   | \$ 719.10   | \$ 154.90 | 82.3% | 17.7% | \$ 100.00 |
| EE + Child(ren) | \$ 1,590.00 | \$ 1,239.30 | \$ 350.70 | 77.9% | 22.1% | \$ 150.00 |
| EE + Spouse     | \$ 1,820.00 | \$ 1,269.20 | \$ 550.80 | 69.7% | 30.3% | \$ 120.00 |
| Family          | \$ 2,774.00 | \$ 1,938.00 | \$ 836.00 | 69.9% | 30.1% | \$ 200.00 |

**Traditional Core Plan Premiums (Deductibles \$1,500/\$3,000; Out of Pocket \$4,500/\$9,000)**

|                 |             |             |           |       |       |  |
|-----------------|-------------|-------------|-----------|-------|-------|--|
| EE only         | \$ 944.00   | \$ 719.10   | \$ 224.90 | 76.2% | 23.8% |  |
| EE + Child(ren) | \$ 1,688.00 | \$ 1,239.30 | \$ 448.70 | 73.4% | 26.6% |  |
| EE + Spouse     | \$ 1,911.00 | \$ 1,269.20 | \$ 641.80 | 66.4% | 33.6% |  |
| Family          | \$ 2,885.00 | \$ 1,938.00 | \$ 947.00 | 67.2% | 32.8% |  |

**Dental Insurance Premiums**

|                 |           |          |          |       |       |  |
|-----------------|-----------|----------|----------|-------|-------|--|
| EE only         | \$ 37.00  | \$ 18.50 | \$ 18.50 | 50.0% | 50.0% |  |
| EE + Child(ren) | \$ 70.00  | \$ 35.00 | \$ 35.00 | 50.0% | 50.0% |  |
| EE + Spouse     | \$ 107.00 | \$ 53.50 | \$ 53.50 | 50.0% | 50.0% |  |
| Family          | \$ 141.00 | \$ 70.50 | \$ 70.50 | 50.0% | 50.0% |  |

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|                                                                                                 | Total       | Monthly     | Monthly   | College % | Employee % | College HSA |
|-------------------------------------------------------------------------------------------------|-------------|-------------|-----------|-----------|------------|-------------|
| <b>Higher HDHP Plan Premiums (Deductibles \$5,000/\$10,000; Out of Pocket \$6,500/\$13,000)</b> |             |             |           |           |            |             |
| EE only                                                                                         | \$ 799.00   | \$ 575.28   | \$ 223.72 | 72.0%     | 28.0%      | \$ 80.00    |
| EE + Child(ren)                                                                                 | \$ 1,458.00 | \$ 991.44   | \$ 466.56 | 68.0%     | 32.0%      | \$ 120.00   |
| EE + Spouse                                                                                     | \$ 1,670.00 | \$ 1,015.36 | \$ 654.64 | 60.8%     | 39.2%      | \$ 96.00    |
| Family                                                                                          | \$ 2,550.00 | \$ 1,550.40 | \$ 999.60 | 60.8%     | 39.2%      | \$ 160.00   |

**HDHP Plan Premiums (Deductibles \$3,550/\$7,100; Out of Pocket \$4,800/\$9,600)**

|               |             |             |             |       |       |           |
|---------------|-------------|-------------|-------------|-------|-------|-----------|
| EE only       | \$ 874.00   | \$ 575.28   | \$ 298.72   | 65.8% | 34.2% | \$ 80.00  |
| EE + Children | \$ 1,590.00 | \$ 991.44   | \$ 598.56   | 62.4% | 37.6% | \$ 120.00 |
| EE + Spouse   | \$ 1,820.00 | \$ 1,015.36 | \$ 804.64   | 55.8% | 44.2% | \$ 96.00  |
| Family        | \$ 2,774.00 | \$ 1,550.40 | \$ 1,223.60 | 55.9% | 44.1% | \$ 160.00 |

**Traditional Core Plan Premiums (Deductibles \$1,500/\$3,000; Out of Pocket \$4,500/\$9,000)**

|                 |             |             |             |       |       |  |
|-----------------|-------------|-------------|-------------|-------|-------|--|
| EE only         | \$ 944.00   | \$ 575.28   | \$ 368.72   | 60.9% | 39.1% |  |
| EE + Child(ren) | \$ 1,688.00 | \$ 991.44   | \$ 696.56   | 58.7% | 41.3% |  |
| EE + Spouse     | \$ 1,911.00 | \$ 1,015.36 | \$ 895.64   | 53.1% | 46.9% |  |
| Family          | \$ 2,885.00 | \$ 1,550.40 | \$ 1,334.60 | 53.7% | 46.3% |  |

**Dental Insurance Premiums**

|                 |           |          |          |       |       |  |
|-----------------|-----------|----------|----------|-------|-------|--|
| EE only         | \$ 37.00  | \$ 14.80 | \$ 22.20 | 40.0% | 60.0% |  |
| EE + Child(ren) | \$ 70.00  | \$ 28.00 | \$ 42.00 | 40.0% | 60.0% |  |
| EE + Spouse     | \$ 107.00 | \$ 42.80 | \$ 64.20 | 40.0% | 60.0% |  |
| Family          | \$ 141.00 | \$ 56.40 | \$ 84.60 | 40.0% | 60.0% |  |

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Employee Only Health = College is covering 90% of the total premium cost for the cheapest plan.  
 Employee + Children Health = College is covering 85% of the total premium cost for the cheapest plan.  
 Employee + Spouse Health = College is covering 76% of the total premium cost for the cheapest plan.  
 Family Health = College is covering 76% of the total premium cost for the cheapest plan.  
 Dental = College is covering 50% of the total premium cost for all plans.

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All Health Plans = College is contribution 80% of what it contributes to an FTE > .75  
 College HSA contribution = 80% of what it contributes to an FTE > .75  
 Dental = College contribution is 80% of what it contributes to an FTE > .75