

# U.S. 2024 Employee Health Plans Premium Rates

- The below premiums are pre-tax, except when not legally allowed, like when covering a nontaxable dependent.
- These and all other available benefit plan options and rates can be found by logging into your personal Open Enrollment on [WatersBenefitsNow.com](https://WatersBenefitsNow.com).
- If you want to find your current premium rates, you can find these on your pay stub, or on your current benefits statement on [WatersBenefitsNow.com](https://WatersBenefitsNow.com) > My Benefits > Benefits Summary.
- If you cover a spouse/partner on a Waters medical plan, and that spouse/partner has the option to be covered on their own employer's medical plan, you will be charged an additional spousal surcharge of \$650 for the year.

*Please note – this rate sheet reflects the premiums you pay out of your paycheck to have the insurance. Before enrolling in a plan, please also consider the other plan design components to determine which plan is best for you and your family, like the annual deductible, coinsurance, and out-of-pocket maximums.*



## Effective for each paycheck in 2024

TIER	MEDICAL									DENTAL						VISION		
	Deductible \$2,500/\$6,250 Plan with HSA or HRA			Deductible \$1,600/\$3,700 Plan with HSA or HRA			Copay and Deductible Plan			High Plan			Low Plan			Vision Plan		
	bi-weekly	semi-monthly	annual	bi-weekly	semi-monthly	annual	bi-weekly	semi-monthly	annual	bi-weekly	semi-monthly	annual	bi-weekly	semi-monthly	annual	bi-weekly	semi-monthly	annual
Employee Only	24.18	26.20	628.68	53.82	58.31	1,399.32	78.78	85.35	2,048.28	7.02	7.61	182.52	4.68	5.07	121.68	4.31	4.67	112.06
Employee + Child(ren)	47.58	51.55	1,237.08	103.74	112.39	2,697.24	157.56	170.69	4,096.56	13.26	14.37	344.76	9.36	10.14	243.36	7.48	8.11	194.48
Employee + Spouse/Partner	53.04	57.46	1,379.04	119.34	129.29	3,102.84	163.80	177.45	4,258.80	14.82	16.06	385.32	10.14	10.99	263.64	8.05	8.72	209.30
Family	77.22	83.66	2,007.72	166.92	180.83	4,339.92	250.38	271.25	6,509.88	21.06	22.82	547.56	14.82	16.06	385.32	11.90	12.90	309.40