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 2024 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 < \$35,000 annually	Salary \$35,000– \$74,999 annually	Salary \$75,000– \$99,999 annually	Salary > or = \$100,000 annually
Core Plan				
Employee Only	\$89	\$97	\$104	\$114
Employee + Spouse	\$179	\$194	\$208	\$230
Employee + Spouse with Spousal Surcharge	\$219	\$289	\$348	\$430
Employee + Children	\$145	\$155	\$168	\$183
Family	\$232	\$250	\$271	\$298
Family with Spousal Surcharge	\$272	\$345	\$411	\$498
Advantage Plan				
Employee Only	\$319	\$347	\$375	\$406
Employee + Spouse	\$873	\$950	\$1,027	\$1,109
Employee + Spouse with Spousal Surcharge	\$913	\$1,045	\$1,167	\$1,309
Employee + Children	\$700	\$761	\$821	\$887
Family	\$926	\$1,008	\$1,085	\$1,174
Family with Spousal Surcharge	\$966	\$1,103	\$1,225	\$1,374
CDHP				
Employee Only	\$49	\$55	\$60	\$67
Employee + Spouse	\$104	\$112	\$119	\$133
Employee + Spouse with Spousal Surcharge	\$144	\$207	\$259	\$333
Employee + Children	\$91	\$99	\$107	\$115
Family	\$143	\$154	\$167	\$182
Family with Spousal Surcharge	\$183	\$249	\$307	\$382

^{*}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.