



Choose Well. Live Well. Be Well.

What is new in 2023?

MetLife Dental

Dental PPO Rates are **decreasing**.

HMO rates remain the same

PPO Low Rates

	2022 Rate Per Paycheck	2023 Rate Per Paycheck
Employee	\$11.70	\$11.00
Employee +1	\$20.45	\$19.22
Employee +Family	\$31.90	\$29.99

PPO High Rates

	2022 Rate Per Paycheck	2023 Rate Per Paycheck
Employee	\$25.36	24.73
Employee +1	\$44.33	43.22
Employee +Family	\$69.14	67.42

EyeMed Vision

Vision Rates are **decreasing**

Regular Plan Rates

	2022 Rate Per Paycheck	2023 Rate Per Paycheck
Employee	\$4.22	\$3.59
Employee +1	\$8.59	\$7.30
Employee +Family	\$16.13	\$13.71

High Plan Rates

	2022 Rate Per Paycheck	2023 Rate Per Paycheck
Employee	\$8.60	\$7.31
Employee +1	\$17.53	\$14.90
Employee +Family	\$32.90	\$27.97

The Standard Disability

14 Day Short Term and 180 Day Long Term Disability rates are **increasing**.
90 Day Long Term Disability rates **remain the same**.

Click HERE for the Short Term Disability (14-Day) Premium Worksheet

Click HERE for the Long Term Disability (180-Day) Premium Worksheet

Hospital Indemnity

Provider changing from Allstate to Trustmark.

Effective January 1st, 2023 the *Hospital Stay Pay* program will be offered through **Trustmark**.

Click [HERE](#) for new plan features.

Option 1 First Day Stay Benefit = \$1,500 <small>(Assumes deductions of 20 times per year)</small>	Issue Age Band	Employee Only	Employee +Spouse	Employee +Children	Family
	18-49	\$12.73	\$24.38	\$20.84	\$31.91
50-59	\$17.86	\$35.24	\$26.62	\$43.46	
60-64	\$23.34	\$46.79	\$31.60	\$54.49	
65+	\$30.73	\$61.48	\$39.05	\$69.16	

Option 2 First Day Stay Benefit = \$2,500 <small>(Assumes deductions of 20 times per year)</small>	Issue Age Band	Employee Only	Employee +Spouse	Employee +Children	Family
	18-49	\$18.07	\$34.60	\$29.32	\$44.98
50-59	\$25.21	\$49.88	\$37.41	\$61.32	
60-64	\$33.42	\$67.09	\$44.88	\$77.71	
65+	\$44.55	\$89.10	\$56.12	\$99.67	