Thrive with Key



2024 Medical, Dental and Vision Plan Premiums (per pay period, 24/year)

		2024 Medical Premiums Per Pay			
Pay Band	Medical Plan Option	EE Only	EE + CH	EE + SP	Family
Band 1 \$75K or less	Key Medical 1	\$90	\$187	\$252	\$350
	Key Medical 2	\$47	\$108	\$170	\$232
	Key Medical 3	\$18	\$58	\$110	\$150
Band 2 Greater than \$75K and less than \$150K	Key Medical 1	\$118	\$232	\$314	\$429
	Key Medical 2	\$68	\$140	\$209	\$282
	Key Medical 3	\$38	\$87	\$153	\$202
Band 3 \$150K or above	Key Medical 1	\$132	\$252	\$341	\$462
	Key Medical 2	\$80	\$159	\$234	\$314
	Key Medical 3	\$50	\$106	\$179	\$235

Pay band is determined based on earnings received (base salary, overtime, cash commissions and short-term incentives) from pay dates between Oct. 1, 2022, through Sept. 30, 2023. Note: Your pay band is assigned annually and may change from year to year. If you were hired/rehired on Oct. 1, 2022, or later, your pay band will be determined based on the greater of earnings received from pay dates between Oct. 1, 2022, through Sept. 30, 2023, (base salary, overtime, cash commissions and short-term incentives) or your annualized base pay (or Annual Benefits Base Rate (ABBR), if applicable).

Vision	2024 Premiums Per Pay
EE	\$3.54
EE + CH	\$7.06
EE + SP	\$6.52
Family	\$10.37

Dental	2024 Premiums Per Pay
EE	\$9
EE + CH	\$21
EE + SP	\$17
Family	\$30

Note: If you are enrolling your domestic partner in any coverage, please review important information regarding tax implications on the following pages.

2024 Biweekly Imputed Income (24 Pay Dates) for Domestic Partner Coverage

What Is Imputed Income?

The definition of imputed income is benefits employees receive that aren't part of their salary or wages but still get taxed as part of their income. The employee is responsible for paying the tax on the value of certain benefits as determined by the IRS, which includes health and accident insurance for domestic partners.

Enrolled	Pay Band	Key Medical 1 Imputed	Key Medical 2 Imputed	Key Medical 3 Imputed	Dental Imputed	
Dependents DP	Less than \$75,000	Income \$548	Income \$465	Income \$404	Income	Income
	\$75,000.00-\$149,999.99	\$582	\$483	\$427	\$26	\$2.98
	\$150,000.00 or more	\$595	\$496	\$441		
DP+EEs CH	Less than \$75,000	\$548	\$465	\$404		
	\$75,000.00-\$149,999.99	\$582	\$483	\$427	\$26	\$2.98
	\$150,000.00 or more	\$595	\$496	\$441		
DP+DPs CH	Less than \$75,000	\$954	\$801	\$695		
	\$75,000.00-\$149,999.99	\$1,005	\$830	\$727	\$43	\$6.83
	\$150,000.00 or more	\$1,024	\$850	\$748		
DP+EEs CH+DPs CH	Less than \$75,000	\$550	\$467	\$405		
	\$75,000.00-\$149,999.99	\$584	\$485	\$428	\$18	\$3.31
	\$150,000.00 or more	\$597	\$498	\$442		

Example

An employee in the \$75,000-\$149,999.99 pay band who enrolled a domestic partner in Key Medical 1 and the dental plan should expect the following each bi-weekly pay that includes health and insurance premium deductions:

Medical coverage

• Pretax dedution for your premium contribution

• Taxable value of coverage (imputed income) of \$582.00

Dental coverage

- Pretax dedution for your premium contribution
- Taxable value of coverage (imputed income) of \$26.00

DP = Domestic Partner Only

DP+EEs CH = Domestic Partner + Employee's Child(ren)

DP+DPs CH = Domestic Partner and Domestic Partner's Child(ren)

DP+EEs CH+DPs CH = Domestic Partner, Employee's Child(ren), and Domestic Partner's Child(ren)

2024 Biweekly Imputed Income (24 Pay Dates) for Domestic Partner Coverage (continued)

		AD&D
Enrolled Dependents	Coverage Level	Imputed Income
DP	\$50,000	\$0.23
	\$100,000	\$0.45
	\$250,000	\$1.13
	\$500,000	\$2.25
	\$750,000	\$3.38
	\$1,000,000	\$4.50
DP+EEs CH	\$50,000	\$0.23
	\$100,000	\$0.45
	\$250,000	\$1.13
	\$500,000	\$2.25
	\$750,000	\$3.38
	\$1,000,000	\$4.50
DP+DPs CH	\$50,000	\$0.25
	\$100,000	\$0.50
	\$250,000	\$1.25
	\$500,000	\$2.50
	\$750,000	\$3.75
	\$1,000,000	\$5.00
DP+EEs CH+DPs CH	\$50,000	\$0.23
	\$100,000	\$0.45
	\$250,000	\$1.13
	\$500,000	\$2.25
	\$750,000	\$3.38
	\$1,000,000	\$4.50

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DP+EEs CH+DPs CH = Domestic Partner, Employee's Child(ren), and Domestic Partner's Child(ren)