



PRESBYTERIAN  
SENIOR LIVING



PSL Benefits

## FULL TIME EMPLOYEES

# COST OF BENEFITS COVERAGE

## 2024

### PSL Benefits Questions:

1-717-502-1868 | [benefits@psl.org](mailto:benefits@psl.org)

For more information on PSL Benefits  
visit: [www.psl.org/benefits](http://www.psl.org/benefits)

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Documents and more information  
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## Dental Benefit

STANDARD PLAN	Total Premium Per Month	Employee (EE) Cost Per Pay
Employee	\$11.20	\$2.06
Employee/Child	\$28.99	\$9.17
Employee/Children	\$42.10	\$15.91
Employee/Spouse	\$30.70	\$10.04
Family	\$56.29	\$23.23

BUYUP PLAN	Total Premium Per Month	Employee (EE) Cost Per Pay
Employee	\$18.27	\$3.65
Employee/Child	\$37.81	\$13.71
Employee/Children	\$53.96	\$22.02
Employee/Spouse	\$45.21	\$17.52
Family	\$75.47	\$33.10



## Vision Care Benefit

DAVIS VISION	Total Premium Per Month	Employee (EE) Cost Per Pay
Employee	\$9.98	\$2.49
Employee/Child	\$9.98	\$2.49
Employee/Children	\$9.98	\$2.49
Employee/Spouse	\$9.98	\$2.49
Family	\$9.98	\$2.49



## Voluntary Short-term Disability Insurance Benefit

MINIMUM ANNUAL SALARY	WEEKLY BENEFIT	ELECTION COST BY AGE BRACKET			
		<39	40-49	50-59	60+
\$8,667	\$100	\$3.97	\$3.88	\$5.17	\$7.29
\$17,333	\$200	\$7.94	\$7.75	\$10.34	\$14.58
\$26,000	\$300	\$11.91	\$11.63	\$15.51	\$21.88
\$34,667	\$400	\$15.88	\$15.51	\$20.68	\$29.17
\$43,333	\$500	\$19.85	\$19.38	\$25.85	\$36.46
\$52,000	\$600	\$23.82	\$23.26	\$31.02	\$43.75
\$60,667	\$700	\$27.78	\$27.14	\$36.18	\$51.05
\$69,333	\$800	\$31.75	\$31.02	\$41.35	\$58.34
\$78,000	\$900	\$35.72	\$34.89	\$46.52	\$65.63
\$86,667	\$1,000	\$39.69	\$38.77	\$51.69	\$72.92
\$95,333	\$1,100	\$43.66	\$42.65	\$56.86	\$80.22
\$104,000	\$1,200	\$47.63	\$46.52	\$62.03	\$87.51



# Medical and Prescription Benefit



## PPO (FULL TIME)

	Total Premium Per Month	PSL Premium Per Month	Employee (EE) Cost Per Pay
<b>Tier 1 &lt; \$50,000</b>			
Employee	\$975.57	\$650.01	\$162.78
EE & Child	\$1,560.91	\$1,040.02	\$260.45
EE & Children	\$2,146.25	\$1,430.03	\$358.11
EE & Spouse	\$2,419.41	\$1,510.13	\$454.64
EE & Spouse w/ Spousal Surcharge	\$2,419.41	\$1,360.13	\$529.64
Family	\$2,907.20	\$1,814.59	\$546.31
Family w/ Spousal Surcharge	\$2,907.20	\$1,664.59	\$621.31
<b>Tier 2 = \$50,000-\$80,000</b>			
Employee	\$975.57	\$625.36	\$175.11
EE & Child	\$1,560.91	\$1,000.58	\$280.17
EE & Children	\$2,146.25	\$1,375.79	\$385.23
EE & Spouse	\$2,419.41	\$1,448.99	\$485.21
EE & Spouse w/ Spousal Surcharge	\$2,419.41	\$1,298.99	\$560.21
Family	\$2,907.20	\$1,741.13	\$583.04
Family w/ Spousal Surcharge	\$2,907.20	\$1,591.13	\$658.04
<b>Tier 3 &gt; \$80,000</b>			
Employee	\$975.57	\$584.27	\$195.65
EE & Child	\$1,560.91	\$934.84	\$313.04
EE & Children	\$2,146.25	\$1,285.40	\$430.43
EE & Spouse	\$2,419.41	\$1,347.09	\$536.16
EE & Spouse w/ Spousal Surcharge	\$2,419.41	\$1,197.09	\$611.16
Family	\$2,907.20	\$1,618.68	\$644.26
Family w/ Spousal Surcharge	\$2,907.20	\$1,468.68	\$719.26

## EPO (FULL TIME)

	Total Premium Per Month	PSL Premium Per Month	Employee (EE) Cost Per Pay
<b>Tier 1 &lt; \$50,000</b>			
Employee	\$821.76	\$650.01	\$85.88
EE & Child	\$1,314.82	\$1,040.02	\$137.40
EE & Children	\$1,807.87	\$1,430.03	\$188.92
EE & Spouse	\$2,037.96	\$1,510.13	\$263.92
EE & Spouse w/ Spousal Surcharge	\$2,037.96	\$1,360.13	\$338.92
Family	\$2,448.84	\$1,814.59	\$317.13
Family w/ Spousal Surcharge	\$2,448.84	\$1,664.59	\$392.13
<b>Tier 2 = \$50,000-\$80,000</b>			
Employee	\$821.76	\$625.36	\$98.20
EE & Child	\$1,314.82	\$1,000.58	\$157.12
EE & Children	\$1,807.87	\$1,375.79	\$216.04
EE & Spouse	\$2,037.96	\$1,448.99	\$294.49
EE & Spouse w/ Spousal Surcharge	\$2,037.96	\$1,298.99	\$369.49
Family	\$2,448.84	\$1,741.13	\$353.86
Family w/ Spousal Surcharge	\$2,448.84	\$1,591.13	\$428.86
<b>Tier 3 &gt; \$80,000</b>			
Employee	\$821.76	\$584.27	\$118.75
EE & Child	\$1,314.82	\$934.84	\$189.99
EE & Children	\$1,807.87	\$1,285.40	\$261.24
EE & Spouse	\$2,037.96	\$1,347.09	\$345.44
EE & Spouse w/ Spousal Surcharge	\$2,037.96	\$1,197.09	\$420.44
Family	\$2,448.84	\$1,618.68	\$415.08
Family w/ Spousal Surcharge	\$2,448.84	\$1,468.68	\$490.08

## HDHP (FULL TIME)

	Total Premium Per Month	PSL Premium Per Month	Employee (EE) Cost Per Pay
<b>Tier 1 &lt; \$50,000</b>			
Employee	\$755.42	\$600.01	\$77.71
EE & Child	\$1,208.67	\$950.21	\$129.23
EE & Children	\$1,661.92	\$1,330.03	\$165.95
EE & Spouse	\$1,873.44	\$1,410.13	\$231.66
EE & Spouse w/ Spousal Surcharge	\$1,873.44	\$1,260.13	\$306.66
Family	\$2,251.15	\$1,714.59	\$268.28
Family w/ Spousal Surcharge	\$2,251.15	\$1,564.59	\$343.28
<b>Tier 2 = \$50,000-\$80,000</b>			
Employee	\$755.42	\$575.36	\$90.03
EE & Child	\$1,208.67	\$910.77	\$148.95
EE & Children	\$1,661.92	\$1,275.79	\$193.07
EE & Spouse	\$1,873.44	\$1,348.99	\$262.23
EE & Spouse w/ Spousal Surcharge	\$1,873.44	\$1,198.99	\$337.23
Family	\$2,251.15	\$1,641.13	\$305.01
Family w/ Spousal Surcharge	\$2,251.15	\$1,491.13	\$380.01
<b>Tier 3 &gt; \$80,000</b>			
Employee	\$755.42	\$534.27	\$110.58
EE & Child	\$1,208.67	\$845.03	\$181.82
EE & Children	\$1,661.92	\$1,185.40	\$238.26
EE & Spouse	\$1,873.44	\$1,247.09	\$313.18
EE & Spouse w/ Spousal Surcharge	\$1,873.44	\$1,097.09	\$388.18
Family	\$2,251.15	\$1,518.68	\$366.24
Family w/ Spousal Surcharge	\$2,251.15	\$1,368.68	\$441.24