FULL TIME EMPLOYEES

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Cost of Benefits 2026

PSL Benefits Questions: 1-717-502-1868 benefits@psl.org



For all PSL Benefits and Perks information visit: www.psl.org/benefits Or you may also scan the QR code.



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	\$22.49	\$4.49	
Employee/Child	\$46.56	\$16.88	
Employee/Children	\$66.35	\$27.08	
Employee/Spouse	\$55.56	\$21.53	
Family	\$92.90	\$40.74	

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	

Pet Insurance

PET PARTNERS	Accident & Illness Cost Per Pay	Accident & Illness with Wellness Cost Per Pay	
Dog (per pet)	\$27.81	\$37.11	
Cat (per pet)	\$13.65	\$20.83	

X Voluntary Short-term Disability Insurance Benefit

	WEEKLY BENEFIT	ELECTION COST BY AGE BRACKET			
MINIMUM ANNUAL SALARY		<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)

EPO (FULL TIME)

HDHP (FULL TIME)

	Total PSL Premium Premium Per Per Month Month		Employee (EE) Cost Per Pay
	Tier 1 <	\$60,000	
Employee	\$1,059.43	\$702.33	\$178.55
EE & Child	\$1,695.09	\$1,123.73	\$285.68
EE & Children	\$2,330.75	\$1,545.12	\$392.82
EE & Spouse	\$2,627.39	\$1,631.67	\$497.86
EE & Spouse w/ Spousal Surcharge	\$2,627.39	\$1,481.67	\$572.86
Family	\$3,157.10	\$1,960.64	\$598.23
Family w/ Spousal Surcharge	\$3,157.10	\$1,810.64	\$673.23
Ti	ier 2 = \$60,0	000-\$100,00	0
Employee	\$1,059.43	\$675.69	\$191.87
EE & Child	\$1,695.09	\$1,081.11	\$306.99
EE & Children	\$2,330.75	\$1,486.52	\$422.12
EE & Spouse	\$2,627.39	\$1,565.61	\$530.89
EE & Spouse w/ Spousal Surcharge	\$2,627.39	\$1,415.61	\$605.89
Family	\$3,157.10	\$1,881.26	\$637.92
Family w/ Spousal \$3,157.10 Surcharge		\$1,731.26	\$712.92
	Tier 3 > 9	\$100,000	
Employee	\$1,059.43	\$631.30	\$214.07
EE & Child	\$1,695.09	\$1,010.08	\$342.51
EE & Children	\$2,330.75	\$1,388.85	\$470.95
EE & Spouse	\$2,627.39	\$1,455.52	\$585.94
EE & Spouse w/ Spousal \$2,627.3 Surcharge		\$1,305.52	\$660.94
Family	\$3,157.10	\$1,748.97	\$704.07
Family w/ Spousal Surcharge	\$3,157.10	\$1,598.97	\$779.07

	Total Premium Per Month	PSL Premium Per Month	Employee (EE) Cost Per Pay			
	Tier 1 <	\$60,000				
Employee	\$887.90	\$712.72	\$87.59			
EE & Child	\$1,420.64	\$1,140.35	\$140.15			
EE & Children	\$1,953.38	\$1,567.98	\$192.70			
EE & Spouse	\$2,201.99	\$1,663.38	\$269.31			
EE & Spouse w/ Spousal Surcharge	\$2,201.99	\$1,513.38	\$344.31			
Family	\$2,645.94	\$1,998.74	\$323.60			
Family w/ Spousal Surcharge	\$2,645.94	\$1,848.74	\$398.60			
Ti	ier 2 = \$60,0	000-\$100,00	0			
Employee	\$887.90	\$687.59	\$100.16			
EE & Child	\$1,420.64	\$1,100.14	\$160.25			
EE & Spouse \$2,2	\$1,953.38	\$1,512.70	\$220.34			
	\$2,201.99	\$1,601.29	\$300.35			
	\$2,201.99	\$1,451.29	\$375.35			
Family	\$2,645.94	\$1,924.13	\$360.91			
Family w/ Spousal \$2,645.94 \$ Surcharge		\$1,774.13	\$435.91			
Tier 3 > \$100,000						
Employee	\$887.90	\$636.09	\$125.91			
EE & Child	\$1,420.64	\$1,017.75	\$201.45			
EE & Children	\$1,953.38	\$1,399.40	\$276.99			
EE & Spouse	\$2,201.99	\$1,469.83	\$366.08			
EE & Spouse w/ Spousal Surcharge	\$2,201.99	\$1,319.83	\$441.08			
Family	\$2,645.94	\$1,766.16	\$439.89			
Family w/ Spousal Surcharge	\$2,645.94	\$1,616.16	\$514.89			

	Total Premium Per Month	PSL Premium Per Month	Employee (EE) Cost Per Pay
	Tier 1 < \$60,000		
Employee	\$825.59	\$652.33	\$86.63
EE & Child	\$1,320.94	\$1,023.73	\$148.61
EE & Children	\$1,816.30	\$1,445.12	\$185.59
EE & Spouse	\$2,047.46	\$1,531.67	\$257.90
EE & Spouse w/ Spousal Surcharge	\$2,047.46	\$1,381.67	\$332.90
Family	\$2,460.26	\$1,860.64	\$299.81
Family w/ Spousal Surcharge	\$2,460.26	\$1,710.64	\$374.81
T	ier 2 = \$60,0	000-\$100,00	0
Employee	\$825.59	\$625.69	\$99.95
EE & Child	\$1,320.94	\$981.11	\$169.92
EE & Children	\$1,816.30	\$1,386.52	\$214.89
EE & Spouse	\$2,047.46	\$1,465.61	\$290.93
EE & Spouse w/ Spousal Surcharge	w/ Spousal \$2,047.46		\$365.93
Family	\$2,460.26	\$1,781.26	\$339.50
Family w/ Spousal Surcharge	Spousal \$2,460.26		\$414.50
	Tier 3 > \$100,000		
Employee	\$825.59	\$581.30	\$122.15
EE & Child	\$1,320.94	\$910.08	\$205.43
EE & Children	\$1,816.30	\$1,288.85	\$263.73
EE & Spouse	\$2,047.46	\$1,355.52	\$345.97
EE & Spouse w/ Spousal Surcharge \$2,047.46 Family \$2,460.26		\$1,205.52	\$420.97
		\$1,648.97	\$405.65
Family w/ Spousal Surcharge	Spousal \$2,460.26		\$480.65