



2027 Benefit Premiums

18 Payroll Deductions per Year

Benefit Group F

Health	Cigna \$1,750 Deductible EPO Health Plan				
	Total Premium	Employer Paid	Employee Payroll Deduction	Wellness Premium Differential*	
	Employee	\$ 622.69	\$ 539.65	\$ 83.03	\$ 33.33
	Employee + Spouse	\$ 1,304.36	\$ 539.65	\$ 764.71	\$ 33.33
	Employee + Child(ren)	\$ 1,118.45	\$ 539.65	\$ 578.80	\$ 33.33
	Family	\$ 2,171.93	\$ 539.65	\$ 1,632.27	\$ 33.33
	Cigna \$3,050 Deductible EPO Health Plan				
	Total Premium	Employer Paid	Employee Payroll Deduction	Wellness Premium Differential*	
	Employee	\$ 581.63	\$ 539.65	\$ 41.97	\$ 33.33
	Employee + Spouse	\$ 1,218.21	\$ 539.65	\$ 678.55	\$ 33.33
	Employee + Child(ren)	\$ 1,044.60	\$ 539.65	\$ 504.95	\$ 33.33
	Family	\$ 2,028.43	\$ 539.65	\$ 1,488.77	\$ 33.33
	Cigna High Deductible Core Health Plan				
	Total Premium	Employer Paid	Employee Payroll Deduction	Wellness Premium Differential*	
	Employee	\$ 539.65	\$ 539.65	\$ -	\$ 33.33
	Employee + Spouse	\$ 1,131.58	\$ 539.65	\$ 591.93	\$ 33.33
	Employee + Child(ren)	\$ 970.37	\$ 539.65	\$ 430.71	\$ 33.33
	Family	\$ 1,883.93	\$ 539.65	\$ 1,344.27	\$ 33.33
	Semi-monthly LPS contribution to employee Health Savings Account		\$ -		
	Cigna High Deductible HSA Plus Health Plan**				
	Total Premium	Employer Paid	Employee Payroll Deduction	Wellness Premium Differential*	
	Employee	\$ 491.31	\$ 491.31	\$ -	\$ 33.33
	Employee + Spouse	\$ 1,028.71	\$ 491.31	\$ 537.39	\$ 33.33
	Employee + Child(ren)	\$ 882.15	\$ 491.31	\$ 390.84	\$ 33.33
	Family	\$ 1,712.66	\$ 491.31	\$ 1,221.35	\$ 33.33
	Semi-monthly LPS contribution to employee Health Savings Account**		\$ 48.34		

Dental	SunLife Dental - Base			
	Total Premium	Employer Paid	Employee Payroll Deduction	
	Employee	\$ 20.67	\$ 20.67	\$ -
	Employee + Spouse	\$ 43.41	\$ 20.67	\$ 22.74
	Employee + Child(ren)	\$ 37.21	\$ 20.67	\$ 16.55
	Family	\$ 61.61	\$ 20.67	\$ 40.95
	SunLife Dental - Buy-Up			
	Total Premium	Employer Paid	Employee Payroll Deduction	
	Employee	\$ 25.13	\$ 20.67	\$ 4.46
	Employee + Spouse	\$ 52.79	\$ 20.67	\$ 32.12
	Employee + Child(ren)	\$ 45.25	\$ 20.67	\$ 24.59
	Family	\$ 74.93	\$ 20.67	\$ 54.26

Vision	VSP Vision - Base			
	Total Premium	Employer Paid	Employee Payroll Deduction	
	Employee	\$ 4.71	\$ 4.71	\$ -
	Employee + Spouse	\$ 9.23	\$ 4.71	\$ 4.52
	Employee + Child(ren)	\$ 10.08	\$ 4.71	\$ 5.37
	Family	\$ 16.11	\$ 4.71	\$ 11.40
	VSP Vision - Buy-Up			
	Total Premium	Employer Paid	Employee Payroll Deduction	
	Employee	\$ 15.74	\$ 4.71	\$ 11.03
	Employee + Spouse	\$ 33.98	\$ 4.71	\$ 29.27
	Employee + Child(ren)	\$ 36.54	\$ 4.71	\$ 31.83
	Family	\$ 59.89	\$ 4.71	\$ 55.18

Accident	The Standard Accident		Employee Payroll Deduction
	Employee		\$ 7.22
	Employee + Spouse		\$ 11.48
	Employee + Child(ren)		\$ 13.98
	Family		\$ 21.88

Hospital	The Standard Hospital Confinement		Employee Payroll Deduction
	Employee		\$ 9.59
	Employee + Spouse		\$ 16.43
	Employee + Child(ren)		\$ 13.36
	Family		\$ 23.92

Identity	Allstate Identity Protection Pro+ Cyber		Employee Payroll Deduction
	Employee		\$ 6.63
	Family		\$ 11.97

Pet	Pet Partners		Employee Payroll Deduction
	Cat (10 years and under)		\$ 24.37
	Dog (10 years and under)		\$ 41.12

*Employees who have met the Wellness criteria in 2026 will not be charged the additional Wellness Premium Differential. Employees who become eligible for benefits on or after July 1, 2026, are automatically exempt from the surcharge for 2027.

**For every employee who enrolls in the High Deductible HSA Plus Health Plan, LPS contributes \$870.12 annually to a Health Savings Account for that employee.

Critical Illness	The Standard Critical Illness														
	Total Semi-Monthly Payroll Deduction (100% Employee Paid)														
	\$10,000 Purchase (Spouse \$5,000 and Child \$5,000)					\$20,000 Purchase (Spouse \$5,000 and Child \$10,000)					\$20,000 Purchase (Spouse \$10,000 and Child \$10,000)				
	Age	Employee	Employee + Spouse	Employee + Child (ren)	Family	Age	Employee	Employee + Spouse	Employee + Child (ren)	Family	Age	Employee	Employee + Spouse	Employee + Child (ren)	Family
	Under 30	\$2.40	\$3.60	\$2.40	\$3.60	Under 30	\$4.80	\$6.00	\$4.80	\$6.00	Under 30	\$4.80	\$7.20	\$4.80	\$7.20
	30-39	\$2.94	\$4.41	\$2.94	\$4.41	30-39	\$5.87	\$7.34	\$5.87	\$7.34	30-39	\$5.87	\$8.81	\$5.87	\$8.81
	40-49	\$5.67	\$8.51	\$5.67	\$8.51	40-49	\$11.34	\$14.18	\$11.34	\$14.18	40-49	\$11.34	\$17.01	\$11.34	\$17.01
	50-59	\$10.54	\$15.81	\$10.54	\$15.81	50-59	\$21.07	\$26.34	\$21.07	\$26.34	50-59	\$21.07	\$31.61	\$21.07	\$31.61
	60-69	\$14.47	\$21.71	\$14.47	\$21.71	60-69	\$28.94	\$36.18	\$28.94	\$36.18	60-69	\$28.94	\$43.41	\$28.94	\$43.41
	70+	\$34.80	\$52.20	\$34.80	\$52.20	70+	\$69.60	\$87.00	\$69.60	\$87.00	70+	\$69.60	\$104.40	\$69.60	\$104.40

Note that if your benefits start after January, your premiums may be prorated based on the numbers of payroll dates remaining for the calendar year.