

2025 City of Springfield Insurance Rates

AFSCME | SEIU | NON-UNION

Monthly Medical, Wellness Center & Vision Insurance:			
PacificSource Health	Employee Cost (Pre-Tax)	Employer Cost (Non-Taxable)	Total Monthly Cost:
Employee	\$ 59.54	\$ 535.84	\$ 595.38
Employee +1	\$ 130.90	\$ 1,178.07	\$ 1,308.97
Employee +2 (or more)	\$ 178.42	\$ 1,605.74	\$ 1,784.15

Monthly Dental Insurance:			
MODA/Delta Dental	Employee Cost (Pre-Tax)	Employer Cost (Non-Taxable)	Total Monthly Cost:
Employee	\$ 6.50	\$ 58.50	\$ 65.00
Employee +1	\$ 10.41	\$ 93.65	\$ 104.06
Employee +2 (or more)	\$ 17.16	\$ 154.46	\$ 171.62
MODA/Delta Dental Plus	Employee Cost (Pre-Tax)	Employer Cost (Non-Taxable)	Total Monthly Cost:
Employee	\$ 7.81	\$ 70.33	\$ 78.14
Employee +1	\$ 12.51	\$ 112.57	\$ 125.08
Employee +2 (or more)	\$ 20.63	\$ 185.66	\$ 206.29

Domestic Partner (DP) Coverage:

When adding a DP & DP's child, the IRS requires the value to add the DP and DP's child be taxed before other tax qualified dependents are added

Monthly Medical, Wellness Center & Vision Insurance:					
PacificSource Health	Employee Cost (Pre-Tax)	Employee Cost (After-Tax)	Employer Cost (Non-Taxable)	Employer Cost (taxable)	Total Monthly Cost:
Employee +1 DP	\$ 59.54	\$ 71.36	\$ 535.84	\$ 642.23	\$ 1,308.97
Employee & dependent +1DP	\$ 107.06	\$ 71.36	\$ 963.50	\$ 642.23	\$ 1,784.15
Employee + 2 DP	\$ 59.54	\$ 118.88	\$ 535.84	\$ 1,069.89	\$ 1,784.15

Monthly Dental Insurance:					
MODA/Delta Dental	Employee Cost (Pre-Tax)	Employee Cost (After-Tax)	Employer Cost (Non-Taxable)	Employer Cost (taxable)	Total Monthly Cost:
Employee +1 DP	\$ 6.50	\$ 3.91	\$ 58.50	\$ 35.15	\$ 104.06
Employee & dependent +1DP	\$ 13.26	\$ 3.91	\$ 119.30	\$ 35.15	\$ 171.62
Employee + 2 DP	\$ 6.50	\$ 10.66	\$ 58.50	\$ 95.96	\$ 171.62
MODA/Delta Dental Plus	Employee Cost (Pre-Tax)	Employee Cost (After-Tax)	Employer Cost (Non-Taxable)	Employer Cost (taxable)	Total Monthly Cost:
Employee +1 DP	\$ 7.81	\$ 4.69	\$ 70.33	\$ 42.25	\$ 125.08
Employee & dependent +1DP	\$ 15.94	\$ 4.69	\$ 143.42	\$ 42.25	\$ 206.29
Employee + 2 DP	\$ 7.81	\$ 12.82	\$ 70.33	\$ 115.34	\$ 206.29