

2025 City of Springfield Insurance Rates

IAFF | SPA

Monthly Medical, Wellness Center & Vision Insurance:			
PacificSource Health	Employee Cost (Pre-Tax)	Employer Cost (Non-Taxable)	Total Monthly Cost:
Employee	\$ 29.77	\$ 565.61	\$ 595.38
Employee +1	\$ 65.45	\$ 1,243.52	\$ 1,308.97
Employee +2 (or more)	\$ 89.21	\$ 1,694.94	\$ 1,784.15

Monthly Dental Insurance:			
MODA/Delta Dental	Employee Cost (Pre-Tax)	Employer Cost (Non-Taxable)	Total Monthly Cost:
Employee	\$ 3.25	\$ 61.75	\$ 65.00
Employee +1	\$ 5.20	\$ 98.86	\$ 104.06
Employee +2 (or more)	\$ 8.58	\$ 163.04	\$ 171.62
MODA/Delta Dental Plus	Employee Cost (Pre-Tax)	Employer Cost (Non-Taxable)	Total Monthly Cost:
Employee	\$ 3.91	\$ 74.23	\$ 78.14
Employee +1	\$ 6.25	\$ 118.83	\$ 125.08
Employee +2 (or more)	\$ 10.31	\$ 195.98	\$ 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	\$ 29.77	\$ 35.68	\$ 565.61	\$ 677.91	\$ 1,308.97
Employee & dependent +1DP	\$ 53.53	\$ 35.68	\$ 1,017.03	\$ 677.91	\$ 1,784.15
Employee + 2 DP	\$ 29.77	\$ 59.44	\$ 565.61	\$ 1,129.33	\$ 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	\$ 3.25	\$ 1.95	\$ 61.75	\$ 37.11	\$ 104.06
Employee & dependent +1DP	\$ 6.63	\$ 1.95	\$ 125.93	\$ 37.11	\$ 171.62
Employee + 2 DP	\$ 3.25	\$ 5.33	\$ 61.75	\$ 101.29	\$ 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	\$ 3.91	\$ 2.35	\$ 74.23	\$ 44.59	\$ 125.08
Employee & dependent +1DP	\$ 7.97	\$ 2.35	\$ 151.38	\$ 44.59	\$ 206.29
Employee + 2 DP	\$ 3.91	\$ 6.41	\$ 74.23	\$ 121.74	\$ 206.29

Note: benefit deductions are taken twice each month- payroll software will round deductions not equally divisible by two.