

2025 Benefit Costs

Transit ATU 587: Full Benefits Plan



King County

Benefits, Payroll and Retirement Operations

If you are in the ATU 587 Full-Time, Full-Benefits plan you receive county-paid medical, dental and vision coverage, plus basic life insurance, basic accidental and dismemberment (AD&D) insurance and basic long-term disability (LTD) insurance. You have the option to purchase supplemental life insurance, supplemental AD&D insurance and long-term disability insurance.

Supplemental Life Calculator: ATU Full Employees	
Employee Coverage Amount:	(coverage capped at \$750,000)
Base Annual Salary (BAS) Multiply by (1x, 2x, 3x, 4x, 5x, 6x) → Round up to the next \$1,000 = _____	
Employee Cost:	
Employee Coverage → Divide by \$1,000 → Multiply by Employee age rate _____ =	\$ _____
Spouse/Domestic Partner Cost: (*Use spouse rate but employee age bracket)	
Employee Coverage Multiply by .5 → Divide by \$1,000 → Multiply by Spouse age rate* _____ =	+ \$ _____
Child Cost: \$.901 a month to cover all children at \$10,000 of coverage =	+ \$ _____
Monthly Cost	\$ _____

Supplemental Life Rates: ATU Full Employees											
	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Employee	\$.034	\$.041	\$.056	\$.056	\$.071	\$.113	\$.195	\$.346	\$.462	\$.790	\$ 1.284
Spouse/ Domestic Partner	\$.044	\$.054	\$.071	\$.080	\$.089	\$.133	\$.204	\$.382	\$.587	\$ 1.129	\$ 1.831

Supplemental AD&D Rates: ATU Full Employees				
Amount of Coverage	Employee	Spouse/Dom. Partner 50% of employee coverage	Spouse/Dom. Partner 100% of employee coverage	All Children 10% of employee
\$50,000	\$0.85	\$0.43	\$0.85	\$0.25
\$100,000	\$1.70	\$0.85	\$1.70	\$0.50
\$150,000	\$2.55	\$1.28	\$2.55	\$0.75
\$200,000	\$3.40	\$1.70	\$3.40	\$1.00
\$250,000	\$4.25	\$2.13	\$4.25	\$1.25
\$300,000	\$5.10	\$2.55	\$5.10	\$1.50
\$350,000	\$5.95	\$2.98	\$5.95	\$1.75
\$400,000	\$6.80	\$3.40	\$6.80	\$2.00
\$450,000	\$7.65	\$3.83	\$7.65	\$2.25
\$500,000	\$8.50	\$4.25	\$8.50	\$2.50