

# 2025 Benefit Costs

## Regular Employees



**King County**

Benefits, Payroll and  
Retirement Operations

If you are in the Regular benefit plan, you receive county-paid medical, dental and vision coverage, plus basic life, basic accidental death and dismemberment (AD&D), and basic long-term disability (LTD) insurance. You have the option to purchase supplemental life insurance, supplemental AD&D insurance, and short-term disability insurance. The monthly rates are shown below.

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

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

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