



INVITATION TO NEGOTIATE  
# 002-18  
EMPLOYEE BENEFITS INSURANCE PLANS

**ATTACHMENT 19**

AFLAC 24 PAYROLL RATES

**Southwest Florida Water Management District  
Aflac Group 24 Payroll Premium Deductions 2018**

Pre Tax Payroll Deductions					
Plan Coverage	Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Accident Advantage	18 and up	\$9.59	\$14.43	\$16.79	\$21.63
Hospital Indemnity	18-69	\$20.07	\$39.13	\$35.12	\$54.18

After Tax Payroll Deductions - NON SMOKER - Employee											
Specified Critical Illness Employee NON SMOKER	Age	\$5K	\$10K	\$15K	\$20K	\$25K	\$30K	\$35K	\$40K	\$45K	\$50K
\$10K Employee Guaranteed Issue including Critical Illness and Cancer. Dependent child(ren) automatically covered. \$50 Employee Wellness yearly after 30 day waiting period.	18-29	\$2.56	\$4.56	\$6.56	\$8.56	\$10.56	\$12.56	\$14.56	\$16.56	\$18.56	\$20.56
	30-39	\$2.56	\$4.56	\$6.56	\$8.56	\$10.56	\$12.56	\$14.56	\$16.56	\$18.56	\$20.56
	40-49	\$4.59	\$8.61	\$12.64	\$16.66	\$20.69	\$24.71	\$28.74	\$32.76	\$36.79	\$40.81
	50-54	\$6.68	\$12.55	\$18.43	\$24.30	\$30.18	\$36.05	\$41.93	\$47.80	\$53.68	\$59.55
	55-59	\$8.78	\$16.75	\$24.73	\$32.70	\$40.68	\$48.65	\$56.63	\$64.60	\$72.58	\$80.55
	60-64	\$11.95	\$23.10	\$34.25	\$45.40	\$56.55	\$67.70	\$78.85	\$90.00	\$101.15	\$112.30
65-69	\$12.98	\$25.15	\$37.33	\$49.50	\$61.68	\$73.85	\$86.03	\$98.20	\$110.38	\$122.55	

After Tax Payroll Deductions - NON SMOKER - Spouse										
Specified Critical Illness Spouse NON SMOKER	Age	\$5K	\$7,500	\$10K	\$12,500	\$15K	\$17,500	\$20k	\$22,500	\$25K
\$5K Spouse Guaranteed Issue including Critical Illness and Cancer. Dependent child(ren) automatically covered. \$50 Spouse Wellness per year after 30 day waiting period.	18-29	\$2.56	\$3.56	\$4.56	\$5.56	\$6.56	\$7.56	\$8.56	\$9.60	\$10.56
	30-39	\$2.56	\$3.56	\$4.56	\$5.56	\$6.56	\$7.56	\$8.56	\$9.56	\$10.56
	40-49	\$4.59	\$6.60	\$8.61	\$10.62	\$12.64	\$14.65	\$16.66	\$18.67	\$20.69
	50-54	\$6.68	\$9.61	\$12.55	\$15.49	\$18.43	\$21.36	\$24.30	\$27.24	\$30.18
	55-59	\$8.78	\$12.76	\$16.75	\$20.74	\$24.73	\$28.71	\$32.70	\$36.69	\$40.68
	60-64	\$11.95	\$17.53	\$23.10	\$28.68	\$34.25	\$39.53	\$45.40	\$50.98	\$56.55
65-69	\$12.98	\$19.06	\$25.15	\$31.24	\$37.33	\$43.41	\$49.50	\$55.59	\$61.88	

After Tax Payroll Deductions -SMOKER - Employee											
Specified Critical Illness Employee SMOKER	Age	\$5K	\$10K	\$15K	\$20K	\$25K	\$30K	\$35K	\$40K	\$45K	\$50k
\$10K Employee Guaranteed Issue including Critical Illness and Cancer. Dependent child(ren) automatically covered. \$50 Employee Wellness yearly after 30 day waiting period.	18-29	\$5.34	\$10.11	\$14.89	\$19.66	\$24.44	\$29.21	\$33.99	\$38.76	\$43.54	\$48.31
	30-39	\$5.34	\$10.11	\$14.89	\$19.66	\$24.44	\$29.21	\$33.99	\$38.76	\$43.54	\$48.31
	40-49	\$10.06	\$19.56	\$29.06	\$38.56	\$48.06	\$57.56	\$67.06	\$76.56	\$86.06	\$95.56
	50-54	\$14.50	\$28.20	\$41.90	\$55.60	\$69.30	\$83.00	\$96.70	\$110.40	\$124.10	\$137.80
	55-59	\$19.40	\$38.00	\$56.60	\$75.20	\$93.80	\$112.40	\$131.00	\$149.60	\$168.20	\$186.80
	60-64	\$26.83	\$52.85	\$78.88	\$104.90	\$130.93	\$156.95	\$182.98	\$209.00	\$235.03	\$261.05
65-69	\$29.20	\$57.60	\$86.00	\$114.40	\$142.80	\$171.20	\$199.60	\$228.00	\$256.40	\$284.80	

After Tax Payroll Deductions - SMOKER - Spouse										
Specified Critical Illness Spouse SMOKER	Age	\$5K	\$7,500	\$10K	\$12,500	\$15K	\$17,500	\$20k	\$22,500	\$25K
\$5K Spouse Guaranteed Issue including Critical Illness and Cancer. Dependent child(ren) automatically covered. \$50 Spouse Wellness per year after 30 day waiting period.	18-29	\$5.34	\$7.72	\$10.11	\$12.50	\$14.89	\$17.27	\$19.66	\$22.05	\$24.44
	30-39	\$5.34	\$7.72	\$10.11	\$12.50	\$14.89	\$17.27	\$19.66	\$22.05	\$24.44
	40-49	\$10.06	\$14.81	\$19.56	\$24.31	\$29.06	\$33.81	\$38.56	\$43.31	\$48.06
	50-54	\$14.50	\$21.36	\$28.20	\$35.05	\$41.90	\$48.75	\$55.60	\$62.45	\$69.30
	55-59	\$19.40	\$28.70	\$38.00	\$47.30	\$56.60	\$65.90	\$75.20	\$84.50	\$93.80
	60-64	\$26.83	\$39.84	\$52.85	\$65.86	\$78.88	\$91.89	\$104.90	\$117.91	\$130.93
65-69	\$29.20	\$43.40	\$57.60	\$71.80	\$86.00	\$100.20	\$114.40	\$128.60	\$142.80	

For more information contact the Aflac Agent	Loire Lucas - Cell 772.708.5931 - Email loire_lucas@us.aflac.com
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