

Employee Contributions

The Associated Packaging, Inc. Benefits Plan is designed under “Section 125” of the IRS Code. This allows you to take advantage of federal and state laws by purchasing some of your benefits with pre-tax dollars. Under Section 125, any required contributions for medical, dental, vision, Health Savings Account (HSA), and Dependent Care Flexible Spending Account (DCFSA) will be made with pre-tax dollars. You may only change your pre-tax benefit elections once per year, during open enrollment, unless you experience a qualified “change in status.” You may waive participation in the Section 125 Plan and elect to pay all contributions with after-tax dollars. Contact Human Resources for a waiver form if you elect to pay for your benefits with after-tax dollars.

Medical Plans Bi-Weekly Contributions		
Coverage Level	Cigna Option 1 HDHP Plan with H S A	Cigna Option 2 Copay Plan
Employee Only	\$52.63	\$74.38
Employee & Spouse	\$237.63	\$308.70
Employee & Child(ren)	\$178.19	\$237.13
Employee & Family	\$375.38	\$488.35

Dental Plan Bi-Weekly Contributions	
Coverage Level	Cigna
Employee Only	\$16.44
Employee & Spouse	\$32.87
Employee & Child(ren)	\$45.30
Employee & Family	\$62.41

Vision Plan Bi-Weekly Contributions	
Coverage Level	Cigna
Employee Only	\$3.42
Employee & Spouse	\$6.84
Employee & Child(ren)	\$6.50
Employee & Family	\$10.23

Accident Plan Bi-Weekly Contributions	
Coverage Level	Mutual of Omaha
Employee Only	\$6.46
Employee & Spouse	\$12.91
Employee & Child(ren)	\$15.20
Employee & Family	\$21.66

Please refer to ADP Workforce Now system for Voluntary Life, Short- and Long-Term Disability, and Critical Illness rates.

