

Joseph J Safirstein DDS PC and JL Ortho, LLC - Proposal
 Premium Contribution Summary
 Monthly and Bi-Weekly Pay Cycle (12) (26)
 January 1, 2026 - December 31, 2026

Moda Standard Bronze + Vision				
	Total	Employer monthly	Employee monthly	Employee Bi Weekly
	Premium	Contribution	Contribution	Contribution
Single	\$543.82	\$264.76	\$279.06	\$128.80
Single + Spouse	\$1,089.06	\$264.76	\$824.33	\$380.45
Family	\$1,539.15	\$264.76	\$1,274.39	\$588.18
Single + Children	\$993.91	\$264.76	\$729.15	\$336.53
Moda Standard Silver + Vision				
	Total	Employer monthly	Employee monthly	Employee Bi-Weekly
	Premium	Contribution	Contribution	Contribution
Single	\$611.10	\$264.76	\$346.34	\$159.85
Single + Spouse	\$1,223.63	\$264.76	\$958.87	\$442.56
Family	\$1,730.92	\$264.76	\$1,466.16	\$676.69
Single + Children	\$1,118.39	\$264.76	\$853.63	\$393.99
Moda Standard Gold + Vision				
	Total	Employer monthly	Employee monthly	Employee Bi-Weekly
	Premium	Contribution	Contribution	Contribution
Single	\$758.05	\$264.76	\$493.29	\$227.68
Single + Spouse	\$1,517.53	\$264.76	\$1,252.77	\$578.21
Family	\$2,149.72	\$264.76	\$1,884.96	\$869.99
Single + Children	\$1,390.24	\$264.76	\$1,125.48	\$519.46
Moda Delta Dental PPO \$1000 - Voluntary				
	Total	Employer monthly	Employee monthly	Employee Bi-Weekly
	Premium	Contribution	Contribution	Contribution
Single	\$53.58	\$0.00	\$53.58	\$24.73
Single + Spouse	\$111.45	\$0.00	\$111.45	\$51.44
Family	\$191.82	\$0.00	\$191.82	\$88.54
Single + Children	\$128.59	\$0.00	\$128.59	\$59.36

Employer contributes 50% for Employee Only on medical only, and 0% for Dependents
 Employer does not contribute to dental
 Employee contributions may be taken on a pre-tax basis provided, compliance and eligibility criteria are met
 Contributions and Rates are subject to confirmation with current employer contract
 Vision premiums are included in medical, and the employer pays 0% of vision premiums
 Contact your Employer, Plan Administrator, or Agent, if you have questions about premium contributions
 The quoted rates assume an effective date of 01/01/2026.
 Rates are provisional and may change at enrollment, depending on actual enrollment details and other factors
 Benefits shown are for comparison and example purposes only and are not meant to be a complete plan description.