

JCPenney 2025 Paycheck Deductions for U.S. Part-Time Associates



The following pages contain the monthly associate contributions for benefits beginning January 1, 2025. Your actual per-paycheck deduction amounts will be based on your pay frequency and the frequency with which deductions are taken.

Dental

Monthly Paycheck Deductions

Coverage Level	Dental Basic	Dental Plus	DMHO	
You Only	\$26.00	\$43.00	\$21.54	
You + Spouse	\$60.00	\$92.00	\$47.39	
You + Child(ren)	\$55.00	\$84.00	\$43.14	
You+ Family	\$85.00	\$133.00	\$68.99	

Vision

Monthly Paycheck Deductions

Coverage Level	Vision
You Only	\$8.92
You + Spouse	\$17.88
You + Child(ren)	\$19.12
You+ Family	\$30.56

Accident and Hospital Indemnity

Monthly Paycheck Deductions

Coverage Level	Accident	Hospital Indemnity	
You Only	\$5.00	\$9.92	
You + Spouse	\$9.16	\$21.16	
You + Child(ren)	\$10.68	\$19.48	
You+ Family	\$13.40	\$30.88	

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Term Life and AD&D Insurance

Age	Associate	Spouse/Domestice Partner			
	Per \$1,000 of Coverage \$10,000-\$150,00 in \$10,000 Increments	Per \$1,000 of Coverage \$5,000-\$30,000 in \$5,000 Increments**			
<25	\$0.049	\$0.090			
25-29	\$0.058	\$0.090			
30-34	\$0.078	\$0.100			
35-39	\$0.088	\$0.117			
40-44	\$0.097	\$0.206			
45-49	\$0.165	\$0.300			
50-54	\$0.251	\$0.486			
55-59	\$0.468	\$0.875			
60-64	\$0.726	\$1.189			
65-69	\$1.229	\$1.635			
70-74	\$2.035	\$2.343			
75+	\$2.343	\$3.799			
Child(ren) \$2,500 up to \$10,000*	\$1.138				

^{*} You must purchase Associate coverage to elect this coverage.

Legal Service Plan

Monthly Paycheck Deductions

	Coverage
Associate	\$16.48

^{**} Cannot exceed associate coverage.

Critical Illness

Monthly Paycheck Deductions

\$5,000 Coverage

	Age					
Coverage Level	<30	30-39	40-49	50-59	60+	
You Only	\$2.24	\$3.89	\$5.59	\$11.79	\$17.07	
You + Spouse	\$3.37	\$5.65	\$8.27	\$19.02	\$29.95	
You + Child(ren)	\$2.24	\$3.89	\$5.59	\$11.79	\$17.07	
You+ Family	\$3.37	\$5.65	\$8.27	\$19.02	\$29.95	

\$10,000 Coverage

		Age					
Coverage Level	<30	30-39	40-49	50-59	60+		
You Only	\$4.16	\$7.45	\$10.86	\$23.25	\$33.81		
You + Spouse	\$6.19	\$10.75	\$16.00	\$37.49	\$59.36		
You + Child(ren)	\$4.16	\$7.45	\$10.86	\$23.25	\$33.81		
You+ Family	\$6.19	\$10.75	\$16.00	\$37.49	\$59.36		

\$20,000 Coverage

	Age					
Coverage Level	<30	30-39	40-49	50-59	60+	
You Only	\$7.99	\$14.57	\$21.39	\$46.17	\$67.29	
You + Spouse	\$11.83	\$20.95	\$31.45	\$74.43	\$118.17	
You + Child(ren)	\$7.99	\$14.57	\$21.39	\$46.17	\$67.29	
You+ Family	\$11.83	\$20.95	\$31.45	\$74.43	\$118.17	

\$30,000 Coverage

	Age					
Coverage Level	<30	30-39	40-49	50-59	60+	
You Only	\$11.82	\$21.69	\$31.92	\$69.09	\$100.77	
You + Spouse	\$17.47	\$31.15	\$46.90	\$111.37	\$176.98	
You + Child(ren)	\$11.82	\$21.69	\$31.92	\$69.09	\$100.77	
You+ Family	\$17.47	\$31.15	\$46.90	\$111.37	\$176.98	

\$40,000 Coverage

	Age					
Coverage Level	<30	30-39	40-49	50-59	60+	
You Only	\$15.65	\$28.81	\$42.45	\$92.01	\$134.25	
You + Spouse	\$23.11	\$41.35	\$62.35	\$148.31	\$235.79	
You + Child(ren)	\$15.65	\$28.81	\$42.45	\$92.01	\$134.25	
You+ Family	\$23.11	\$41.35	\$62.35	\$148.31	\$235.79	

\$50,000 Coverage

	Age					
Coverage Level	<30	30-39	40-49	50-59	60+	
You Only	\$19.48	\$35.93	\$52.98	\$114.93	\$167.73	
You + Spouse	\$28.75	\$51.55	\$77.80	\$185.25	\$294.60	
You + Child(ren)	\$19.48	\$35.93	\$52.98	\$114.93	\$167.73	
You+ Family	\$28.75	\$51.55	\$77.80	\$185.25	\$294.60	