

Hampden-Sydney College
2018 Health Insurance Rates
Plan 4 (Low Deductible)
\$500/\$1,000 Deductible
\$20.00 Co-pay

Employees earning from **\$0 to \$25,000 (Class 1)** will contribute 20% and the College will contribute 80% of premium cost.
 Employees earning from **\$25,001 to \$42,500 (Class 2)** will contribute 35% and the College will contribute 65% of premium cost.
 Employees earning from **\$42,501 (Class 3)** or more will contribute 50% and the College will contribute 50% of premium cost.

	ANTHEM MEDICAL			DELTA DENTAL - LOW PLAN			DELTA DENTAL - HIGH PLAN		
	Employee Pays Monthly Rate	College Pays	Total Monthly Medical Premium	Employee Pays Monthly Rate	College Pays	Total Monthly Dental Premium	Employee Pays Monthly Rate	College Pays	Total Monthly Dental Premium
EMPLOYEE 20%									
EE	129.80	519.20	649.00	5.80	23.20	29.00	25.80	23.20	49.00
EE/Child	156.20	624.80	781.00	8.60	34.40	43.00	41.60	34.40	76.00
EE/Spouse	259.80	1039.20	1299.00	11.40	45.60	57.00	55.40	45.60	101.00
EE/Family	337.80	1351.20	1689.00	14.40	57.60	72.00	79.40	57.60	137.00
EMPLOYEE 35%									
EE	227.14	421.86	649.00	10.14	18.86	29.00	30.14	18.86	49.00
EE/Child	273.34	507.66	781.00	15.04	27.96	43.00	48.04	27.96	76.00
EE/Spouse	454.64	844.36	1299.00	19.94	37.06	57.00	63.94	37.06	101.00
EE/Family	591.14	1097.86	1689.00	25.20	46.80	72.00	90.20	46.80	137.00
EMPLOYEE 50%									
EE	324.50	324.50	649.00	14.50	14.50	29.00	34.50	14.50	49.00
EE/Child	390.50	390.50	781.00	21.50	21.50	43.00	54.50	21.50	76.00
EE/Spouse	649.50	649.50	1299.00	28.50	28.50	57.00	72.50	28.50	101.00
EE/Family	844.50	844.50	1689.00	36.00	36.00	72.00	101.00	36.00	137.00

Employee Contributions (Bi-Weekly Breakdown)

	Employee Pays BiWeekly Rate	Employee Pays BiWeekly Rate	Employee Pays BiWeekly Rate	UniCare Vision Plan Buy-Up Monthly (100% Employee)
EMPLOYEE 20%				
EE	64.90	2.90	12.90	6.28
EE/Child	78.10	4.30	20.80	10.04
EE/Spouse	129.90	5.70	27.70	10.44
EE/Family	168.90	7.20	39.70	16.35
EMPLOYEE 35%				
EE	113.57	5.07	15.07	
EE/Child	136.67	7.52	24.02	
EE/Spouse	227.32	9.97	31.97	
EE/Family	295.57	12.60	45.10	
EMPLOYEE 50%				
EE	162.25	7.25	17.25	
EE/Child	195.25	10.75	27.25	
EE/Spouse	324.75	14.25	36.25	
EE/Family	422.25	18.00	50.50	