

Hampden-Sydney College
2019 Health Insurance Rates
Plan 4 (Low Deductible)
\$500/\$1,000 Deductible
\$20.00 Co-pay

Employees earning from **\$0 to \$28,000 (Class 1)** will contribute 20% and the College will contribute 80% of premium cost.
 Employees earning from **\$28,001 to \$45,500 (Class 2)** will contribute 35% and the College will contribute 65% of premium cost.
 Employees earning from **\$45,501 (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	132.40	529.60	662.00	5.80	23.20	29.00	24.80	23.20	48.00
EE/Child	159.40	637.60	797.00	8.40	33.60	42.00	41.40	33.60	75.00
EE/Spouse	265.00	1060.00	1325.00	11.20	44.80	56.00	54.20	44.80	99.00
EE/Family	344.60	1378.40	1723.00	14.20	56.80	71.00	78.20	56.80	135.00
EMPLOYEE 35%									
EE	231.70	430.30	662.00	10.14	18.86	29.00	29.14	18.86	48.00
EE/Child	278.94	518.06	797.00	14.70	27.30	42.00	47.70	27.30	75.00
EE/Spouse	463.74	861.26	1325.00	19.60	36.40	56.00	62.60	36.40	99.00
EE/Family	603.04	1119.96	1723.00	24.84	46.16	71.00	88.84	46.16	135.00
EMPLOYEE 50%									
EE	331.00	331.00	662.00	14.50	14.50	29.00	33.50	14.50	48.00
EE/Child	398.50	398.50	797.00	21.00	21.00	42.00	54.00	21.00	75.00
EE/Spouse	662.50	662.50	1325.00	28.00	28.00	56.00	71.00	28.00	99.00
EE/Family	861.50	861.50	1723.00	35.50	35.50	71.00	99.50	35.50	135.00

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	66.20	2.90	12.40	Employee 6.28
EE/Child	79.70	4.20	20.70	Employee & 1 Child 10.04
EE/Spouse	132.50	5.60	27.10	Employee & Spouse 10.44
EE/Family	172.30	7.10	39.10	Employee & Family 16.35
EMPLOYEE 35%				
EE	115.85	5.07	14.57	
EE/Child	139.47	7.35	23.85	
EE/Spouse	231.87	9.80	31.30	
EE/Family	301.52	12.42	44.42	
EMPLOYEE 50%				
EE	165.50	7.25	16.75	
EE/Child	199.25	10.50	27.00	
EE/Spouse	331.25	14.00	35.50	
EE/Family	430.75	17.75	49.75	