

Hampden-Sydney College
2027 Medical, Dental & Vision Insurance Rates
Plan 11 (HMO)
\$750/\$1,500 Deductible
\$25.00 Co-Pay Per Office Visit & \$50.00 (Specialist)
\$3,250/\$6,500 Out of Pocket Maximum

Tier 1 - Employees earning from **\$50,000 and under.**
Tier 2 - Employees earning from **\$50,001 to \$100,000.**
Tier 3 - Employees earning from **\$100,001 and above.**

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
25%									
EMPLOYEE (Tier 1)									
EE	271.24	813.76	1085.00	5.80	23.20	29.00	24.80	23.20	48.00
EE/Child	326.74	980.26	1307.00	8.00	32.00	40.00	43.00	32.00	75.00
EE/Children	502.24	1506.76	2009.00	9.80	39.20	49.00	51.80	39.20	91.00
EE/Spouse	543.24	1629.76	2173.00	10.60	42.40	53.00	57.60	42.40	100.00
EE/Family	719.24	2157.76	2877.00	14.20	56.80	71.00	82.20	56.80	139.00
39%									
EMPLOYEE (Tier 2)									
EE	423.14	661.86	1085.00	11.02	17.98	29.00	30.02	17.98	48.00
EE/Child	509.72	797.28	1307.00	15.20	24.80	40.00	50.20	24.80	75.00
EE/Children	783.50	1225.50	2009.00	18.62	30.38	49.00	60.62	30.38	91.00
EE/Spouse	847.46	1325.54	2173.00	20.14	32.86	53.00	67.14	32.86	100.00
EE/Family	1122.02	1754.98	2877.00	26.98	44.02	71.00	94.98	44.02	139.00
43%									
EMPLOYEE (Tier 3)									
EE	466.54	618.46	1085.00	12.46	16.54	29.00	31.46	16.54	48.00
EE/Child	562.00	745.00	1307.00	17.20	22.80	40.00	52.20	22.80	75.00
EE/Children	863.86	1145.14	2009.00	21.06	27.94	49.00	63.06	27.94	91.00
EE/Spouse	934.38	1238.62	2173.00	22.78	30.22	53.00	69.78	30.22	100.00
EE/Family	1237.10	1639.90	2877.00	30.52	40.48	71.00	98.52	40.48	139.00

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 (Tier 1)				
EE	135.62	2.90	12.40	Employee 7.12
EE/Child	163.37	4.00	21.50	Employee & 1 Child 11.34
EE/Children	251.12	4.90	25.90	Employee & Children 11.34
EE/Spouse	271.62	5.30	28.80	Employee & Spouse 11.83
EE/Family	359.62	7.10	41.10	Employee & Family 18.10
EMPLOYEE (Tier 2)				
EE	211.57	5.51	15.01	
EE/Child	254.86	7.60	25.10	
EE/Children	391.75	9.31	30.31	
EE/Spouse	423.73	10.07	33.57	
EE/Family	561.01	13.49	47.49	
EMPLOYEE (Tier 3)				
EE	233.27	6.23	15.73	
EE/Child	281.00	8.60	26.10	
EE/Children	431.93	10.53	31.53	
EE/Spouse	467.19	11.39	34.89	
EE/Family	618.55	15.26	49.26	