

Hampden-Sydney College
2020 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	138.80	555.20	694.00	5.60	22.40	28.00	24.80	23.20	48.00
EE/Child	167.20	668.80	836.00	8.00	32.00	40.00	40.40	33.60	74.00
EE/Spouse	277.80	1111.20	1389.00	10.60	42.40	53.00	53.20	44.80	98.00
EE/Family	361.20	1444.80	1806.00	13.60	54.40	68.00	77.20	56.80	134.00
EMPLOYEE 35%									
EE	242.90	451.10	694.00	9.80	18.20	28.00	29.14	18.86	48.00
EE/Child	292.60	543.40	836.00	14.00	26.00	40.00	46.70	27.30	74.00
EE/Spouse	486.14	902.86	1389.00	18.54	34.46	53.00	61.60	36.40	98.00
EE/Family	632.10	1173.90	1806.00	23.80	44.20	68.00	87.84	46.16	134.00
EMPLOYEE 50%									
EE	347.00	347.00	694.00	14.00	14.00	28.00	33.50	14.50	48.00
EE/Child	418.00	418.00	836.00	20.00	20.00	40.00	53.00	21.00	74.00
EE/Spouse	694.50	694.50	1389.00	26.50	26.50	53.00	70.00	28.00	98.00
EE/Family	903.00	903.00	1806.00	34.00	34.00	68.00	98.50	35.50	134.00

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	69.40	2.80	12.40	Employee 6.90
EE/Child	83.60	4.00	20.20	Employee & 1 Child 11.12
EE/Spouse	138.90	5.30	26.60	Employee & Spouse 11.61
EE/Family	180.60	6.80	38.60	Employee & Family 17.88
EMPLOYEE 35%				
EE	121.45	4.90	14.57	
EE/Child	146.30	7.00	23.35	
EE/Spouse	243.07	9.27	30.80	
EE/Family	316.05	11.90	43.92	
EMPLOYEE 50%				
EE	173.50	7.00	16.75	
EE/Child	209.00	10.00	26.50	
EE/Spouse	347.25	13.25	35.00	
EE/Family	451.50	17.00	49.25	