

**2021 INSURANCE RATES - MEDICAL, DENTAL AND VISION PLANS**

*College contributions to all health insurance plans are based off of the mid-level plan (EPO) at each salary tier.*

MONTHLY	MONTHLY		MONTHLY		MONTHLY		MONTHLY		MONTHLY		MONTHLY			
	FTE below \$49,999		FTE between \$50,000 and \$74,999		FTE between \$75,000 and \$149,999		FTE above \$150,000		Guest Faculty*					
	Balance of Plan	87% of EPO	Balance of Plan	83% of EPO	Balance of Plan	79.5% of EPO	Balance of Plan	75% of EPO	Balance of Plan	50% of EPO				
	Monthly Cost to Employee	Monthly Cost to College	Monthly Cost to Employee	Monthly Cost to College	Monthly Cost to Employee	Monthly Cost to College	Monthly Cost to Employee	Monthly Cost to College	Monthly Cost to Employee	Monthly Cost to College	Monthly Cost to Employee	Monthly Cost to College		
<b>Cigna HDHP Monthly Rate (low)</b>														
\$1,020.07	S	\$62.58	\$957.49	S	\$106.61	\$913.46	S	\$145.12	\$874.95	S	\$194.65	\$825.42	\$469.79	\$550.28
\$2,658.39	F	\$119.97	\$2,538.42	F	\$236.68	\$2,421.71	F	\$338.80	\$2,319.59	F	\$470.10	\$2,188.29	\$1,199.53	\$1,458.86
<b>Cigna EPO Monthly Rate (mid)</b>														
\$1,100.56	S	\$143.07	\$957.49	S	\$187.10	\$913.46	S	\$225.61	\$874.95	S	\$275.14	\$825.42	\$550.28	\$550.28
\$2,917.72	F	\$379.30	\$2,538.42	F	\$496.01	\$2,421.71	F	\$598.13	\$2,319.59	F	\$729.43	\$2,188.29	\$1,458.86	\$1,458.86
<b>Cigna POS Monthly Rate (high)</b>														
\$1,196.59	S	\$239.10	\$957.49	S	\$283.13	\$913.46	S	\$321.64	\$874.95	S	\$371.17	\$825.42	\$646.31	\$550.28
\$3,182.96	F	\$644.54	\$2,538.42	F	\$761.25	\$2,421.71	F	\$863.37	\$2,319.59	F	\$994.67	\$2,188.29	\$1,724.10	\$1,458.86

BIWEEKLY	BIWEEKLY		BIWEEKLY		BIWEEKLY		BIWEEKLY		BIWEEKLY		BIWEEKLY	
	FTE below \$49,999		FTE between \$50,000 and \$74,999		FTE between \$75,000 and \$149,999		FTE between \$75,000 and \$149,999		FTE between \$75,000 and \$149,999		FTE between \$75,000 and \$149,999	
	Balance of Plan	87% of EPO	Balance of Plan	83% of EPO	Balance of Plan	79.5% of EPO	Balance of Plan	79.5% of EPO	Balance of Plan	79.5% of EPO	Balance of Plan	79.5% of EPO
	Biweekly Cost to Employee	Biweekly Cost to College	Biweekly Cost to Employee	Biweekly Cost to College	Biweekly Cost to Employee	Biweekly Cost to College	Biweekly Cost to Employee	Biweekly Cost to College	Biweekly Cost to Employee	Biweekly Cost to College	Biweekly Cost to Employee	Biweekly Cost to College
<b>Cigna HDHP Monthly Rate (low)</b>												
\$1,020.07	S	\$28.88	\$441.92	S	\$49.20	\$421.60	S	\$66.98	\$403.82	S	\$66.98	\$403.82
\$2,658.39	F	\$55.37	\$1,171.58	F	\$109.24	\$1,117.71	F	\$156.37	\$1,070.58	F	\$156.37	\$1,070.58
<b>Cigna EPO Monthly Rate (mid)</b>												
\$1,100.56	S	\$66.03	\$441.92	S	\$86.35	\$421.60	S	\$104.13	\$403.82	S	\$104.13	\$403.82
\$2,917.72	F	\$175.06	\$1,171.58	F	\$228.93	\$1,117.71	F	\$276.06	\$1,070.58	F	\$276.06	\$1,070.58
<b>Cigna POS Monthly Rate (high)</b>												
\$1,196.59	S	\$110.36	\$441.92	S	\$130.67	\$441.92	S	\$148.45	\$441.92	S	\$148.45	\$441.92
\$3,182.96	F	\$306.71	\$1,171.58	F	\$351.35	\$1,171.58	F	\$398.55	\$1,171.58	F	\$398.55	\$1,171.58

AETNA DENTAL RATES Effective 1-1-21			
<i>(100% employee paid)</i>			
	Monthly	Biweekly	Weekly
Single	\$37.67	\$17.39	\$8.69
2-Party	\$70.03	\$32.32	\$16.16
Family	\$121.40	\$56.03	\$28.02

VISION VSP RATES 1-1-21			
<i>(100% employee paid)</i>			
	Monthly	Biweekly	Weekly
Single	\$9.22	\$4.26	\$2.13
Family	\$19.59	\$9.04	\$4.52

WEEKLY	WEEKLY		WEEKLY		WEEKLY		WEEKLY		WEEKLY		WEEKLY	
	FTE below \$49,999		FTE between \$50,000 and \$74,999		FTE between \$75,000 and \$149,999		FTE between \$75,000 and \$149,999		FTE between \$75,000 and \$149,999		FTE between \$75,000 and \$149,999	
	Balance of Plan	87% of EPO	Balance of Plan	83% of EPO	Balance of Plan	79.5% of EPO	Balance of Plan	79.5% of EPO	Balance of Plan	79.5% of EPO	Balance of Plan	79.5% of EPO
	Weekly Cost to Employee	Weekly Cost to College	Weekly Cost to Employee	Weekly Cost to College	Weekly Cost to Employee	Weekly Cost to College	Weekly Cost to Employee	Weekly Cost to College	Weekly Cost to Employee	Weekly Cost to College	Weekly Cost to Employee	Weekly Cost to College
<b>Cigna HDHP Monthly Rate (low)</b>												
\$1,020.07	S	\$14.44	\$220.96	S	\$24.60	\$210.80	S	\$33.49	\$201.91	S	\$33.49	\$201.91
\$2,658.39	F	\$27.69	\$585.79	F	\$54.62	\$558.86	F	\$78.19	\$535.29	F	\$78.19	\$535.29
<b>Cigna EPO Monthly Rate (mid)</b>												
\$1,100.56	S	\$33.02	\$220.96	S	\$43.18	\$210.80	S	\$52.06	\$201.91	S	\$52.06	\$201.91
\$2,917.72	F	\$87.53	\$585.79	F	\$114.46	\$558.86	F	\$138.03	\$535.29	F	\$138.03	\$535.29
<b>Cigna POS Monthly Rate (high)</b>												
\$1,196.59	S	\$55.18	\$220.96	S	\$65.34	\$210.80	S	\$74.23	\$201.91	S	\$74.23	\$201.91
\$3,182.96	F	\$148.74	\$585.79	F	\$175.67	\$558.86	F	\$199.24	\$535.29	F	\$199.24	\$535.29

\*NOTE: Effective 2020 benefit-eligible, long term guest faculty (those with 10 or more years of service) are eligible to enroll in health insurance coverage under the same terms as tenure and tenure-track faculty of the College (according to salary tier).

