



## 2022 Employee Insurance Benefits Rate Sheet

Medical Insurance	Anthem			
	BAC PPO w/BJC Access	BPS PPO w/o BJC Access	BAC H.S.A. w/BJC Access	BPS H.S.A. w/o BJC Access
Benefit Highlights	In-Network Individual/Family	In-Network Individual/Family	In-Network Individual/Family	In-Network Individual/Family
<b>Deductible Total</b>	<b>\$3,500 / \$7,000</b>	<b>\$3,500 / \$7,000</b>	<b>\$5,000 / \$10,000</b>	<b>\$5,000 / \$10,000</b>
Employee Responsibility	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,600 / \$5,200	\$2,600 / \$5,200
HRA Paid By College	\$1,500 / \$3,000	\$1,500 / \$3,000	\$2,400 / \$4,800	\$2,400 / \$4,800
<b>Out-of-Pocket Plan Max</b>	<b>\$5,000 / \$10,000</b>	<b>\$5,000 / \$10,000</b>	<b>\$7,000 / \$14,000</b>	<b>\$7,000 / \$14,000</b>
Employee Responsibility	\$3,500 / \$7,000	\$3,500 / \$7,000	\$3,900 / \$7,800	\$3,900 / \$7,800
HRA Paid By College	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,100 / \$6,200	\$3,100 / \$6,200
Co-insurance	80%	80%	80%	80%
Deductible Type	Embedded	Embedded	Embedded	Embedded
Plan Year / Calendar Year	Calendar Year	Calendar Year	Calendar Year	Calendar Year
PCP Office Visit / Specialist Visit	\$40 / \$60	\$40 / \$60	Deductible then \$25 / \$50	Deductible then \$25 / \$50
Emergency Room	\$350	\$350	Deductible then \$300	Deductible then \$300
Urgent Care	\$75	\$75	Deductible then \$50	Deductible then \$50
Chiropractic Services	Deductible then 20%	Deductible then 20%	Deductible then 20%	Deductible then 20%
Hospitalization - Inpatient	Deductible then 20%	Deductible then 20%	Deductible then 20%	Deductible then 20%
Hospitalization - Outpatient	Deductible then 20%	Deductible then 20%	Deductible then 20%	Deductible then 20%
Prescription Drugs	Tier 1	\$15 / \$30	\$15 / \$30	Deductible then \$15 / \$30
	Tier 2	\$40 / \$80	\$40 / \$80	Deductible then \$40 / \$80
	Tier 3	\$75 / \$150	\$75 / \$150	Deductible then \$75 / \$150
	Tier 4	25% to \$350	25% to \$350	25% to \$350
Benefit Highlights	Out-of-Network	Out-of-Network	Out-of-Network	Out-of-Network
Deductible (Individual/Family)	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000
Out-of-Pocket Max (Individual/Family)	\$10,000 / \$20,000	\$10,000 / \$20,000	\$14,000 / \$28,000	\$14,000 / \$28,000
Co-insurance	60%	60%	80%	80%
Employee Monthly Rates				
Employee Only	\$46.72	\$6.38	\$0.00	\$0.00
Employee/Spouse	\$1,077.20	\$995.58	\$418.08	\$355.30
Employee/Child(ren)	\$886.78	\$812.40	\$286.20	\$228.46
Employee/Family	\$1,832.60	\$1,718.42	\$900.76	\$811.06
<b>Premium &amp; HRA cost to the College per Employee</b>	<b>\$911.32</b>	<b>\$911.32</b>	<b>\$911.32</b>	<b>\$911.32</b>

11/9/21 - Effective Date: January 1, 2022 - December 31, 2022

College Paid H.S.A. Contribution		
	H.S.A. BAC w/ BJC	H.S.A. BPS w/o BJC
Employee	\$ 222.98	\$ 263.40
**For Employees who enroll in additional coverage, the H.S.A. contribution will be applied to spouse, dependent, or family premium.		

2022 IRS H.S.A. Contribution Limit	
Individual	\$ 3,650.00
Family	\$ 7,300.00
Age 55+ can contribute an additional \$1,000 into an H.S.A.	

Medical Insurance Embedded Deductible
Individual Deductible applies to a single family member