

2021 Health Insurance Rates

Single

Family

	Total Monthly Premium	County Contribution	Employee Contribution	County HSA Contribution	Total Monthly Premium	County Contribution	Employee Contribution	County HSA Contribution
HMO Low Deductible Plan* Deductible: \$500 Single; \$1,000 Family Out of Pocket Max: \$500 Single; \$1,000 Family	\$787.00	\$576.77	\$210.23	n/e	\$1,967.50	\$1,410.66	\$556.84	n/e
HMO High Deductible Plan 2.0 Deductible: \$1,500 Single; \$3,000 Family Out of Pocket Max: \$1,500 Single; \$3,000 Family	\$575.85	\$554.43	\$21.42	\$150.00	\$1,439.62	\$1,386.06	\$53.56	\$300.00
NEW HMO High Deductible Plan 2.1 Deductible: \$1,500 Single; \$3,000 Family Out of Pocket Max: \$2,000 Single; \$4,000 Family	\$535.69	\$514.27	\$21.42	\$750.00	\$1,339.22	\$1,285.66	\$53.56	\$1,500.00
PPO Low Deductible Plan*	\$1,097.30	\$576.77	\$520.53	n/e	\$2,743.25	\$1,410.66	\$1,332.59	n/e
PPO High Deductible Plan 2.0	\$788.97	\$554.43	\$234.54	\$150.00	\$1,972.44	\$1,386.06	\$586.38	\$300.00
NEW PPO High Deductible Plan 2.1	\$734.41	\$514.27	\$220.14	\$750.00	\$1,836.03	\$1,285.66	\$550.37	\$1,500.00

PPO plans ONLY available to employees that live outside Dean Service Area

Additional Information:

Contribution Share

	Employer	Employee
High Deductible Plans	approx 96%	approx 4%
Low Deductible Plan	County high deductible share plus the HSA contribution. Based on New HMO HDHP plan.	Employee pays difference
PPO High Deductible Plans	Same employer contribution as respective HMO plan.	Employee pays difference

Health Savings Account

Annual County contribution will be made to employee accounts in 2 installments for 2021 - 1st payroll in January and 1st payroll in July

Contribution to the HSA will be pro-rated for mid-year hires

County can only contribute funds to the HSA if employee is eligible to establish an HSA, per the IRS eligibility rules

* Grandfathered plan for employees currently enrolled in this plan. No new enrollments accepted.