

Indiana State University

2019 Health Coverage Rate Options

No Change in Rates from 2018

Projected Monthly* Standard Rates (Before Wellness & Tobacco Surcharge) - Employee Share

	Standard PPO Plan			HDHP - w/ Seeding	
	2018 Employee Standard Rate**	2019 Employee Standard Rate**	2019 Increase	2019 Employee Standard Rate**	Rate Spread from PPO Plan
Employee	\$241.00	\$241.00	\$0.00	\$176.00	(\$65.00)
Employee/Child(ren)	\$445.00	\$445.00	\$0.00	\$344.00	(\$101.00)
Employee/Spouse	\$582.00	\$582.00	\$0.00	\$454.00	(\$128.00)
Employee/Dependents	\$637.00	\$637.00	\$0.00	\$497.00	(\$140.00)

Projected Monthly* Subsidized Rates - Employee Share

Before Wellness and Tobacco Surcharge

Subsidized Rate Available on PPO Plan Only

	Standard PPO Plan		
	2018 Employee Subsidized Rate**	2019 Employee Subsidized Rate**	2018 Increase
Employee	\$161.00	\$161.00	\$0.00
Employee/Child(ren)	\$298.00	\$298.00	\$0.00
Employee/Spouse	\$390.00	\$390.00	\$0.00
Employee/Dependents	\$427.00	\$427.00	\$0.00

2019 Monthly* Wellness Incentive & Tobacco Surcharge

	Wellness Incentive	Tobacco Surcharge
Employee**	(\$30.00)	\$50.00
Spouse***	(\$20.00)	\$50.00

* For employees paid bi-weekly, monthly rates are divided by two and taken over 24 pays in a year.

** Standard rate assumes employee does not use tobacco and has not received wellness incentive.

*** Employee and spouse each receive separate discount or surcharge for participation.