

Health Insurance Premiums



2024 PLAN YEAR

Health Coverage Provided by [Anthem](#)

Prescription Drug Coverage Provided by [CarelonRx](#)

TOTAL COST			
Coverage Level – Plan 7 HDHP	Total Premium	Employee Cost	Employer Cost
Employee Only	624.00	92.33	531.67
Employee + Children	1,123.00	164.90	958.10
Employee + Spouse	1,251.00	193.03	1,057.97
Family	1,941.00	345.66	1,595.34
Coverage Level – Plan 9 HMO	Total Premium	Employee Cost	Employer Cost
Employee Only	710.00	178.33	531.67
Employee + Children	1,277.00	318.90	958.10
Employee + Spouse	1,423.00	365.03	1,057.97
Family	2,207.00	611.66	1,595.34
Coverage Level – Plan 4 PPO	Total Premium	Employee Cost	Employer Cost
Employee Only	783.00	251.33	531.67
Employee + Children	1,410.00	451.90	958.10
Employee + Spouse	1,566.00	508.03	1,057.97
Family	2,459.00	863.66	1,595.34

EMPLOYEES PAID MONTHLY – 12 PAY PERIODS

Payroll deductions are taken over 12 pay periods

Coverage Tier	Plan 7 HDHP	Plan 9 HMO	Plan 4 PPO
Coverage Level	Employee Cost	Employee Cost	Employee Cost
Employee Only	92.33	178.33	251.33
Employee + Children	164.90	318.90	451.90
Employee + Spouse	193.03	365.03	508.03
Family	345.66	611.66	863.66

EMPLOYEES PAID BIWEEKLY – 26 PAY PERIODS

Payroll deductions are taken over 26 pay periods

Coverage Tier	Plan 7 HDHP	Plan 9 HMO	Plan 4 PPO
Coverage Level	Employee Cost	Employee Cost	Employee Cost
Employee Only	42.61	82.31	116.00
Employee + Children	76.11	147.18	208.57
Employee + Spouse	89.09	168.48	234.48
Family	159.54	282.30	398.61

EMPLOYEES PAID BIWEEKLY – 20 PAY PERIODS*Payroll deductions are taken over 20 pay periods*

Coverage Tier	Plan 7 HDHP	Plan 9 HMO	Plan 4 PPO
Coverage Level	Employee Cost	Employee Cost	Employee Cost
Employee Only	55.40	107.00	150.80
Employee + Children	98.94	191.34	271.14
Employee + Spouse	115.82	219.02	304.82
Family	207.40	367.00	518.20

Employer Health Savings Contribution for Plan 7 HDHP Enrollment

Coverage Level	Employer Annual Contribution
Single Coverage	600
Family	1,200

***SPOUSAL COVERAGE:** Employees who wish to carry their spouse on the Roanoke College health insurance must sign a spousal affidavit verifying that their spouse does not have access to other affordable minimum essential coverage.
