

## Cost for coverage overview

American University contributes to the total cost of your health care coverage. Your portion of the premium is a pre-tax contribution, meaning that it is deducted from your pay before taxes are withheld. For more information about any of AU's benefits, visit the benefits site at [www.american.edu/hr/benefits](http://www.american.edu/hr/benefits).

- **Medical:** the university contributes 80% towards individual coverage and 65% for individual plus one and family coverage. The university contributes 95% towards individuals under \$40,000.
- **Dental:** the university contributes 25% for individual coverage and 20% for individual plus one and family coverage.

Plans		2021 Rates	2020 Rates	2021 AU Share/ Month	2021 Employee Share/Month	2021 Employee Change/Month	2021 Employee Share/Bi-Weekly
<b>CareFirst &amp; Express Scripts</b>	Individual under \$40K	\$797.40	\$741.08	\$757.53	\$39.87	\$2.82	\$18.40
	Individual over \$40K	\$797.40	\$741.08	\$637.93	\$159.47	\$11.26	\$73.60
	Individual + 1	\$1,593.31	\$1,480.77	\$1,035.65	\$557.66	\$39.39	\$257.38
	Family	\$2,309.83	\$2,146.68	\$1,501.39	\$808.44	\$57.10	\$373.13
<b>Kaiser Permanente</b>	Individual under \$40K	\$521.86	\$499.41	\$495.77	\$26.09	\$1.12	\$12.04
	Individual over \$40K	\$521.86	\$499.41	\$417.49	\$104.37	\$4.49	\$48.17
	Individual + 1	\$1,046.49	\$1,001.47	\$680.21	\$366.28	\$15.77	\$169.05
	Family	\$1,518.62	\$1,453.29	\$987.08	\$531.54	\$22.89	\$245.33
<b>Delta Dental Comprehensive</b>	Individual	\$40.53	\$40.53	\$10.13	\$30.40	\$0.00	\$14.03
	Individual + 1	\$81.07	\$81.07	\$16.21	\$64.86	\$0.00	\$29.94
	Family	\$117.51	\$117.51	\$23.50	\$94.01	\$0.00	\$43.39
<b>Delta Dental Basic</b>	Individual	\$32.21	\$32.21	\$8.05	\$24.16	\$0.00	\$11.15
	Individual + 1	\$64.42	\$64.42	\$12.88	\$51.54	\$0.00	\$23.79
	Family	\$93.38	\$93.38	\$18.68	\$74.70	\$0.00	\$34.48
<b>Hyatt Legal's MetLaw Plan</b>	Individual	\$16.50	\$16.50	\$0.00	\$16.50	\$0.00	\$7.62
	Family	\$16.50	\$16.50	\$0.00	\$16.50	\$0.00	\$7.62
<b>Flexible Spending Accounts</b>	Fee	\$2.95	\$2.95	\$1.50	\$1.45	\$0.00	\$0.67
<b>Optional Life Insurance</b>	Optional Life	Varies	Varies				

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