



2023 Benefit Plan Premiums

The **Total Monthly Premium** column below includes the total of your contribution and IU's contribution to the medical plan on your behalf.

Medical Plan Monthly Premiums

Subtract \$25 per month for yourself or your spouse (or \$50 for both) who do not use tobacco and complete a tobacco-free affidavit.

Medical Plan & Level of Coverage	Annual Base Salary*							Total Monthly Premium
	Below \$37K	\$37K to \$64,999	\$65K to \$99,999	\$100K to \$149,999	\$150K to \$199,999	\$200K to \$249,999	\$250K & Above	
ANTHEM PPO HDHP								
Employee Only	\$46.20	\$61.82	\$80.45	\$101.35	\$123.01	\$149.82	\$173.87	\$428.20
Employee + Child(ren)	\$83.15	\$111.28	\$144.82	\$182.42	\$221.42	\$269.66	\$312.97	\$819.23
Employee + Spouse	\$122.43	\$163.82	\$213.21	\$268.56	\$326.00	\$397.00	\$460.76	\$1,140.44
Family	\$147.84	\$197.84	\$257.45	\$324.30	\$393.66	\$479.41	\$556.38	\$1,291.31
ANTHEM PPO \$500								
Employee Only	\$162.14	\$195.96	\$253.78	\$303.03	\$354.12	\$407.14	\$462.11	\$1,024.99
Employee + Child(ren)	\$291.84	\$352.74	\$456.81	\$545.46	\$637.41	\$732.84	\$831.81	\$1,947.47
Employee + Spouse	\$429.66	\$519.32	\$672.54	\$803.05	\$938.41	\$1,078.92	\$1,224.64	\$2,716.20
Family	\$518.83	\$627.07	\$812.12	\$969.69	\$1,133.17	\$1,302.83	\$1,478.78	\$3,074.95

Dental Plan Monthly Premiums

Level of Coverage	Annual Base Salary*			Total Monthly Premium
	Below \$37K	\$37K to \$54,999	\$65K & Above	
ANTHEM PPO HDHP				
Employee Only	\$8.88	\$11.14	\$13.24	\$41.86
Employee + Child(ren)	\$16.00	\$20.09	\$23.81	\$75.39
Employee + Spouse	\$20.87	\$26.22	\$31.06	\$98.34
Family	\$30.42	\$38.22	\$45.30	\$143.43

*IMPORTANT NOTES:

- Employee contributions are deducted before taxes.
- The salary band is determined by the annual base salary at the time payroll runs each pay period.
- Eligible employees are able to elect medical coverage with or without electing dental coverage.
- Faculty appointed as 10-month Academic employees who do not receive pay in the summer, will have medical plan premiums caught up when they return in August. This means premiums from June, July, and August will all be deducted from the August paycheck.
- Special note for dually employed IU and IU Health Physicians: For School of Medicine faculty who are dually employed by IU and IU Health or the VA, the annual base salary includes both the IU base salary and IU Health compensation, as determined by the School of Medicine.



Supplemental AD&D Monthly Premiums

Supplemental AD&D premiums are fully paid by the employee through pre-tax payroll deduction.

Benefit Amount*	Employee Only Coverage	Family Coverage
\$30,000	\$0.42	\$0.72
\$60,000	\$0.84	\$1.44
\$90,000	\$1.26	\$2.16
\$120,000	\$1.68	\$2.88
\$180,000	\$2.52	\$4.32
\$240,000	\$3.36	\$5.76

Benefit Amount*	Employee Only Coverage	Family Coverage
\$300,000	\$4.20	\$7.20
\$350,000	\$4.90	\$8.40
\$400,000	\$5.60	\$9.60
\$450,000	\$6.30	\$10.80
\$500,000	\$7.00	\$12.00

Supplemental Life Monthly Premiums

The monthly premium is a designated amount, based on age, per \$1,000 of coverage. The cost for supplemental coverage is paid entirely by the employee. While the cost per \$1,000 of coverage is the same for Guarantee Issue and Maximum Coverage options, the monthly premium rate will change as you age. Depending upon your level of coverage, the monthly premium cost may also change with changes in salary.

Coverage Options

Amount of Insurance	Guaranteed Issue	Maximum Coverage
ONE times salary	\$50,000	\$250,000
TWO times salary	\$100,000	\$500,000
THREE times salary	\$150,000	\$750,000
FOUR times salary	\$200,000	\$1,000,000

Supplemental Spouse Life

Benefit Amount	Monthly Premium
\$10,000	\$2.00
\$20,000	\$4.00
\$30,000	\$6.00
\$45,000	\$9.00

Monthly Premium

Age	Monthly Premium Per \$1,000 of Coverage
Under 30	\$0.03
30-34	\$0.04
35-39	\$0.05
40-44	\$0.06
45-49	\$0.09
50-54	\$0.14
55-59	\$0.24
60-64	\$0.37
65-69	\$0.67
70 and over	\$1.20

Supplemental Child Life

Benefit Amount	Monthly Premium
\$10,000	\$2.00*

*The monthly premium cost provides a \$10,000 benefit for every dependent child of the employee from live birth through age 25.