



Hardeman County Board of Education
 10815 Old Highway 64
 Bolivar, TN 38008
 Warner A. Ross II, Director of Schools
 2019

January - December 2019 Monthly Health Insurance Rate Structure

(731) 658-2510
 FAX (731) 658-2061

	BCBST					Cigna Local Plus					Cigna Open Access				
	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly
Premier PPO															
Employee Only	627.00	465.00	232.50	162.00	81.00	627.00	465.00	232.50	162.00	81.00	667.00	465.00	232.50	202.00	101.00
Employee + Child(ren)	1,034.00	484.00	242.00	550.00	275.00	1,034.00	484.00	242.00	550.00	275.00	1,074.00	484.00	242.00	590.00	295.00
Employee + Spouse	1,223.00	619.00	309.50	604.00	302.00	1,223.00	619.00	309.50	604.00	302.00	1,303.00	619.00	309.50	684.00	342.00
Employee + Spouse + Child(ren)	1,630.00	890.00	445.00	740.00	370.00	1,630.00	890.00	445.00	740.00	370.00	1,710.00	890.00	445.00	820.00	410.00

	BCBST					Cigna Local Plus					Cigna Open Access				
	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly
Standard PPO															
Employee Only	587.00	475.00	237.50	112.00	56.00	587.00	475.00	237.50	112.00	56.00	627.00	475.00	237.50	152.00	76.00
Employee + Child(ren)	969.00	471.00	235.50	498.00	249.00	969.00	471.00	235.50	498.00	249.00	1,009.00	471.00	235.50	538.00	269.00
Employee + Spouse	1,146.00	594.00	297.00	552.00	276.00	1,146.00	594.00	297.00	552.00	276.00	1,226.00	594.00	297.00	632.00	316.00
Employee + Spouse + Child(ren)	1,526.00	840.00	420.00	686.00	343.00	1,526.00	840.00	420.00	686.00	343.00	1,606.00	840.00	420.00	766.00	383.00

	BCBST					Cigna Local Plus					Cigna Open Access				
	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly
Limited PPO															
Employee Only	537.00	449.00	224.50	88.00	44.00	537.00	449.00	224.50	88.00	44.00	577.00	449.00	224.50	128.00	64.00
Employee + Child(ren)	885.00	579.00	289.50	306.00	153.00	885.00	579.00	289.50	306.00	153.00	925.00	579.00	289.50	346.00	173.00
Employee + Spouse	1,047.00	685.00	342.50	362.00	181.00	1,047.00	685.00	342.50	362.00	181.00	1,127.00	685.00	342.50	442.00	221.00
Employee + Spouse + Child(ren)	1,395.00	913.00	456.50	482.00	241.00	1,395.00	913.00	456.50	482.00	241.00	1,475.00	913.00	456.50	562.00	281.00

	BCBST					Cigna Local Plus					Cigna Open Access				
	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly
HealthSavings CDHP															
Employee Only	456.00	206.00	103.00	250.00	125.00	456.00	206.00	103.00	250.00	125.00	496.00	206.00	103.00	290.00	145.00
Employee + Child(ren)	751.00	339.00	169.50	412.00	206.00	751.00	339.00	169.50	412.00	206.00	791.00	339.00	169.50	452.00	226.00
Employee + Spouse	889.00	401.00	200.50	488.00	244.00	889.00	401.00	200.50	488.00	244.00	969.00	401.00	200.50	568.00	284.00
Employee + Spouse + Child(ren)	1,184.00	534.00	267.00	650.00	325.00	1,184.00	534.00	267.00	650.00	325.00	1,264.00	534.00	267.00	730.00	365.00

Approved by the Board of Education on September 13, 2018