

**Hampden-Sydney College**  
**2026 Medical, Dental & Vision Insurance Rates**  
**Plan 11 (HMO)**  
**\$750/\$1,500 Deductible**  
**\$25.00 Co-Pay Per Office Visit & \$50.00 (Specialist)**  
**\$3,250/\$6,500 Out of Pocket Maximum**

Tier 1 - Employees earning from **\$50,000 and under.**  
Tier 2 - Employees earning from **\$50,001 to \$100,000.**  
Tier 3 - Employees earning from **\$100,001 and above.**

		ANTHEM MEDICAL			DELTA DENTAL - LOW PLAN			DELTA DENTAL - HIGH PLAN		
	Employee Pays Monthly Rate	College Pays	Total Monthly Medical Premium	Employee Pays Monthly Rate	College Pays	Total Monthly Dental Premium	Employee Pays Monthly Rate	College Pays	Total Monthly Dental Premium	
<b>25%</b>										
<b>EMPLOYEE (Tier 1)</b>										
EE	242.50	727.50	970.00	5.60	22.40	28.00	23.60	22.40	46.00	
EE/Child	292.00	876.00	1168.00	7.60	30.40	38.00	41.60	30.40	72.00	
EE/Children	448.74	1346.26	1795.00	9.40	37.60	47.00	49.40	37.60	87.00	
EE/Spouse	485.50	1456.50	1942.00	10.20	40.80	51.00	55.20	40.80	96.00	
EE/Family	642.74	1928.26	2571.00	13.60	54.40	68.00	78.60	54.40	133.00	
<b>39%</b>										
<b>EMPLOYEE (Tier 2)</b>										
EE	378.30	591.70	970.00	10.64	17.36	28.00	28.64	17.36	46.00	
EE/Child	455.52	712.48	1168.00	14.44	23.56	38.00	48.44	23.56	72.00	
EE/Children	700.04	1094.96	1795.00	17.86	29.14	47.00	57.86	29.14	87.00	
EE/Spouse	757.38	1184.62	1942.00	19.38	31.62	51.00	64.38	31.62	96.00	
EE/Family	1002.68	1568.32	2571.00	25.84	42.16	68.00	90.84	42.16	133.00	
<b>43%</b>										
<b>EMPLOYEE (Tier 3)</b>										
EE	417.10	552.90	970.00	12.04	15.96	28.00	30.04	15.96	46.00	
EE/Child	502.24	665.76	1168.00	16.34	21.66	38.00	50.34	21.66	72.00	
EE/Children	771.84	1023.16	1795.00	20.20	26.80	47.00	60.20	26.80	87.00	
EE/Spouse	835.06	1106.94	1942.00	21.92	29.08	51.00	66.92	29.08	96.00	
EE/Family	1105.52	1465.48	2571.00	29.24	38.76	68.00	94.24	38.76	133.00	

**Employee Contributions (Bi-Weekly Breakdown)**

	Employee Pays BiWeekly Rate	Employee Pays BiWeekly Rate	Employee Pays BiWeekly Rate	UniCare Vision Plan Buy-Up Monthly (100% Employee)
<b>EMPLOYEE (Tier 1)</b>				
EE	121.25	2.80	11.80	Employee 7.12
EE/Child	146.00	3.80	20.80	Employee & 1 Child 11.34
EE/Children	224.37	4.70	24.70	Employee & Children 11.34
EE/Spouse	242.75	5.10	27.60	Employee & Spouse 11.83
EE/Family	321.37	6.80	39.30	Employee & Family 18.10
<b>EMPLOYEE (Tier 2)</b>				
EE	189.15	5.32	14.32	
EE/Child	227.76	7.22	24.22	
EE/Children	350.02	8.93	28.93	
EE/Spouse	378.69	9.69	32.19	
EE/Family	501.34	12.92	45.42	
<b>EMPLOYEE (Tier 3)</b>				
EE	208.55	6.02	15.02	
EE/Child	251.12	8.17	25.17	
EE/Children	385.92	10.10	30.10	
EE/Spouse	417.53	10.96	33.46	
EE/Family	552.76	14.62	47.12	