

**Hampden-Sydney College**  
**2026 Medical, Dental & Vision Insurance Rates**  
**Plan 7 (High Deductible)**  
**\$3,400/\$6,800 Deductible**  
**No Co-Pay**  
**\$3,400/\$6,800 Out of Pocket Maximum (Includes Rx)**

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>20%</b>										
<b>EMPLOYEE (Tier 1)</b>										
EE	158.60	634.40	793.00	5.60	22.40	28.00	23.60	22.40	46.00	
EE/Child	191.40	765.60	957.00	7.60	30.40	38.00	41.60	30.40	72.00	
EE/Children	294.00	1176.00	1470.00	9.40	37.60	47.00	49.40	37.60	87.00	
EE/Spouse	318.20	1272.80	1591.00	10.20	40.80	51.00	55.20	40.80	96.00	
EE/Family	420.80	1683.20	2104.00	13.60	54.40	68.00	78.60	54.40	133.00	
<b>38%</b>										
<b>EMPLOYEE (Tier 2)</b>										
EE	301.34	491.66	793.00	10.64	17.36	28.00	28.64	17.36	46.00	
EE/Child	363.66	593.34	957.00	14.44	23.56	38.00	48.44	23.56	72.00	
EE/Children	558.60	911.40	1470.00	17.86	29.14	47.00	57.86	29.14	87.00	
EE/Spouse	604.58	986.42	1591.00	19.38	31.62	51.00	64.38	31.62	96.00	
EE/Family	799.52	1304.48	2104.00	25.84	42.16	68.00	90.84	42.16	133.00	
<b>43%</b>										
<b>EMPLOYEE (Tier 3)</b>										
EE	340.98	452.02	793.00	12.04	15.96	28.00	30.04	15.96	46.00	
EE/Child	411.50	545.50	957.00	16.34	21.66	38.00	50.34	21.66	72.00	
EE/Children	632.10	837.90	1470.00	20.20	26.80	47.00	60.20	26.80	87.00	
EE/Spouse	684.12	906.88	1591.00	21.92	29.08	51.00	66.92	29.08	96.00	
EE/Family	904.72	1199.28	2104.00	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	79.30	2.80	11.80	Employee 7.12
EE/Child	95.70	3.80	20.80	Employee & 1 Child 11.34
EE/Children	147.00	4.70	24.70	Employee & Children 11.34
EE/Spouse	159.10	5.10	27.60	Employee & Spouse 11.83
EE/Family	210.40	6.80	39.30	Employee & Family 18.10
<b>EMPLOYEE (Tier 2)</b>				
EE	150.67	5.32	14.32	
EE/Child	181.83	7.22	24.22	
EE/Children	279.30	8.93	28.93	
EE/Spouse	302.29	9.69	32.19	
EE/Family	399.76	12.92	45.42	
<b>EMPLOYEE (Tier 3)</b>				
EE	170.49	6.02	15.02	
EE/Child	205.75	8.17	25.17	
EE/Children	316.05	10.10	30.10	
EE/Spouse	342.06	10.96	33.46	
EE/Family	452.36	14.62	47.12	