

Health Insurance Premiums



2026 PLAN YEAR

Health Coverage Provided by **Anthem**

Prescription Drug Coverage Provided by **CarelonRx**

TOTAL COST			
Coverage Level – Plan 7 HDHP	Total Premium	Employee Cost	Employer Cost
Employee Only	717.00	100.73	616.27
Employee + Spouse	1,439.00	212.98	1,226.02
Employee + Children	1,291.00	180.52	1,110.48
Family	2,232.00	383.30	1,848.70
Coverage Level – Plan 9 HMO	Total Premium	Employee Cost	Employer Cost
Employee Only	823.00	206.73	616.27
Employee + Spouse	1,649.00	422.98	1,226.02
Employee + Children	1,480.00	369.52	1,110.48
Family	2,557.00	708.30	1,848.70
Coverage Level – Plan 4 PPO	Total Premium	Employee Cost	Employer Cost
Employee Only	907.00	290.73	616.27
Employee + Spouse	1,815.00	588.98	1,226.02
Employee + Children	1,634.00	523.52	1,110.48
Family	2,849.00	1,000.30	1,848.70

EMPLOYEES PAID MONTHLY – 12 PAY PERIODS

Payroll deductions are taken over 12 pay periods

Coverage Tier	Plan 7 HDHP	Plan 9 HMO	Plan 4 PPO
Coverage Level	Employee Cost	Employee Cost	Employee Cost
Employee Only	100.73	206.73	290.73
Employee + Spouse	212.98	422.98	588.98
Employee + Children	180.52	369.52	523.52
Family	383.30	708.30	1,000.30

EMPLOYEES PAID BIWEEKLY – 26 PAY PERIODS

Payroll deductions are taken over 26 pay periods

Coverage Tier	Plan 7 HDHP	Plan 9 HMO	Plan 4 PPO
Coverage Level	Employee Cost	Employee Cost	Employee Cost
Employee Only	46.49	95.41	134.18
Employee + Spouse	98.30	195.22	271.84
Employee + Children	83.31	170.55	241.62
Family	176.91	326.91	461.68

EMPLOYEES PAID BIWEEKLY – 20 PAY PERIODS*Payroll deductions are taken over 20 pay periods*

Coverage Tier	Plan 7 HDHP	Plan 9 HMO	Plan 4 PPO
Coverage Level	Employee Cost	Employee Cost	Employee Cost
Employee Only	60.44	124.04	174.44
Employee + Spouse	127.79	253.79	353.39
Employee + Children	108.31	221.71	314.11
Family	229.98	424.98	600.18

Employer Health Savings Contribution for Plan 7 HDHP Enrollment

Coverage Level	Employer Annual Contribution
Single Coverage	600
Family	1,200

***SPOUSAL COVERAGE:** Employees who wish to carry their spouse on the Roanoke College health insurance must sign a spousal affidavit verifying that their spouse does not have access to other affordable minimum essential coverage.
