



Following are the monthly insurance rates for 2019-2020:

**Health Insurance**

Employee premiums below are dependent on the employee and covered spouse meeting the annual physical requirement. Employees or spouses who choose to opt out of the annual physical will each pay a \$30.00/month penalty. Please see the [Wellness Program](#) for further details about the wellness requirement.

The health insurance rates for the 2019-2020 academic year are essentially flat for this year, with a very small increase (0.43%) in the premium portion paid by employees. Goshen College will continue to pay 100% of the employee premium as well as 50% of the premium for dependents of full- time employees.

	Single Coverage	Employee/Children	Employee/Spouse	Full Family
Employee*	\$0	\$183.20	\$501.99	\$685.19
College	\$561.91	\$745.11	\$561.91	\$745.11
Total	\$561.91	\$928.31	\$1,063.90	\$1,430.30

*\*Contingent on meeting all wellness goals.*

In your coverage decision, remember that the rates above are gross deductions. The net cost to you will be 75- 80% of these figures due to taking them out of your check pre-tax (tax free).

**Dental Insurance**

The dental insurance rates have not changed for the 2019-2020 academic year. Employees pay the full cost of these premiums.

Employee Only	\$25.17
Employee + 1 Dependent	\$58.17
Full Family	\$108.07

**Vision Insurance**

The vision insurance rates have not changed for the 2019-2020 academic year. Employees pay the full cost of these premiums.

Employee Only	\$8.08
Employee + Spouse	\$15.35
Employee + Dependents	\$16.16
Full Family	\$23.75