



Monthly Insurance Rates 2024-2025

Health Insurance – Highmark BCBS

The health insurance rates for the 2024-2025 academic year have increased by 4%. Goshen College will continue to pay 100% of the employee premium as well as at least 50% of the premium for dependents of full-time employees.

	Single Coverage	Employee/Children	Employee/Spouse	Full Family
Employee Cost	\$0	\$217.61	\$579.06	\$790.38
College Cost	\$667.42	\$885.03	\$684.64	\$908.53
Total	\$667.42	\$1102.64	\$1263.70	\$1698.91

An annual physical with your health service provider is required for employees and spouses covered under GC health insurance. Failure to complete this requirement by the deadline will result in a monthly charge in addition to the premium cost.

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

Dental Insurance – HRI/Paramount Dental

The dental insurance rates for the 2024-2025 academic year have increased by 6%. Employees pay the full cost of these premiums.

Employee Only	\$27.72
Employee + 1 Dependent	\$58.65
Full Family	\$104.82

Vision Insurance – MetLife Vision

The vision insurance rates for the 2024-25 academic year have increased by 4%. Employees pay the full cost of these premiums.

Employee Only	\$8.21
Employee + Spouse	\$15.59
Employee + Dependents	\$16.42
Full Family	\$24.12



Supplemental Life Insurance – Reliance Matrix

All Active Full-time employees working at least 20 hours or more per week can elect Group Supplemental and Dependent Life/AD&D Insurance. Employee must elect coverage before adding spouse and/or child(ren).

Supplemental Life: Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

Spouse: Choose from a minimum of \$5,000 to a maximum of \$250,000. No more than ½ the amount purchased by the Employee.

Child(ren): Birth to age 26: A choice of \$500, \$5,000 or \$10,000.

Rates are based on employee's age and the amount of coverage elected. See the rate chart to calculate cost.