



Per Pay (26 pays annually) Insurance Rates 2025-2026

Health Insurance – Highmark BCBS

The health insurance rates for the 2025-2026 academic year have increased by 6%. 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. Goshen College has chosen to take on more of the cost increase of 12%.

	Single Coverage	Employee/Children	Employee/Spouse	Full Family
Employee Cost	\$0.00	\$106.62	\$283.39	\$387.00
College Cost	\$344.30	\$462.23	\$368.56	\$489.50
Total	\$344.30	\$568.85	\$651.95	\$876.50

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 per pay 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 Dental

The dental insurance rates for the 2025-2026 academic year have not changed from last year. Employees pay the full cost of these premiums.

Employee Only	\$12.80
Employee + 1 Dependent	\$27.07
Full Family	\$48.38

Vision Insurance – MetLife Vision

The vision insurance rates for the 2025-26 academic year have not changed from last year. Employees pay the full cost of these premiums.

Employee Only	\$3.79
Employee + Spouse	\$7.20
Employee + Dependents	\$7.58
Full Family	\$11.13