



Hardeman County Board of Education
10815 Old Highway 64
Bolivar, TN 38008
Warner Rossi, Director of Schools
January - December 2022 Monthly Health Insurance Rate Structure

	BCBST					Cigna Local Plus					BCBS Network P					Cigna Open Access				
	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly
Premier PPO																				
Employee Only	651.00	489.00	244.50	162.00	81.00	651.00	489.00	244.50	162.00	81.00	716.00	489.00	244.50	227.00	113.50	716.00	489.00	244.50	227.00	113.50
Employee + Child(ren)	1,073.00	523.00	261.50	550.00	275.00	1,073.00	523.00	261.50	550.00	275.00	1,138.00	523.00	261.50	615.00	307.50	1,138.00	523.00	261.50	615.00	307.50
Employee + Spouse	1,335.00	731.00	365.50	604.00	302.00	1,335.00	731.00	365.50	604.00	302.00	1,465.00	731.00	365.50	734.00	367.00	1,465.00	731.00	365.50	734.00	367.00
Employee + Spouse + Child(ren)	1,692.00	952.00	476.00	740.00	370.00	1,692.00	952.00	476.00	740.00	370.00	1,822.00	952.00	476.00	870.00	435.00	1,822.00	952.00	476.00	870.00	435.00

	BCBST					Cigna Local Plus					BCBS Network P					Cigna Open Access				
	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly
Standard PPO																				
Employee Only	609.00	497.00	248.50	112.00	56.00	609.00	497.00	248.50	112.00	56.00	674.00	497.00	248.50	177.00	88.50	674.00	497.00	248.50	177.00	88.50
Employee + Child(ren)	1,004.00	506.00	253.00	498.00	249.00	1,004.00	506.00	253.00	498.00	249.00	1,069.00	506.00	253.00	563.00	281.50	1,069.00	506.00	253.00	563.00	281.50
Employee + Spouse	1,249.00	697.00	348.50	552.00	276.00	1,249.00	697.00	348.50	552.00	276.00	1,379.00	697.00	348.50	682.00	341.00	1,379.00	697.00	348.50	682.00	341.00
Employee + Spouse + Child(ren)	1,583.00	897.00	448.50	686.00	343.00	1,583.00	897.00	448.50	686.00	343.00	1,713.00	897.00	448.50	816.00	408.00	1,713.00	897.00	448.50	816.00	408.00

	BCBST					Cigna Local Plus					BCBS Network P					Cigna Open Access				
	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly	Premium	ER Pay Monthly	ER Pay Semi-Monthly	EE Pay Monthly	EE Pays Semi-Monthly
Limited PPO																				
Employee Only	558.00	470.00	235.00	88.00	44.00	558.00	470.00	235.00	88.00	44.00	623.00	470.00	235.00	153.00	76.50	623.00	470.00	235.00	153.00	76.50
Employee + Child(ren)	919.00	613.00	306.50	306.00	153.00	919.00	613.00	306.50	306.00	153.00	984.00	613.00	306.50	371.00	185.50	984.00	613.00	306.50	371.00	185.50
Employee + Spouse	1,143.00	781.00	390.50	362.00	181.00	1,143.00	781.00	390.50	362.00	181.00	1,273.00	781.00	390.50	492.00	246.00	1,273.00	781.00	390.50	492.00	246.00
Employee + Spouse + Child(ren)	1,449.00	967.00	483.50	482.00	241.00	1,449.00	967.00	483.50	482.00	241.00	1,579.00	967.00	483.50	612.00	306.00	1,579.00	967.00	483.50	612.00	306.00

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HealthSavings CDHP																				
Employee Only	473.00	223.00	111.50	250.00	125.00	473.00	223.00	111.50	250.00	125.00	538.00	223.00	111.50	315.00	157.50	538.00	223.00	111.50	315.00	157.50
Employee + Child(ren)	780.00	368.00	184.00	412.00	206.00	780.00	368.00	184.00	412.00	206.00	845.00	368.00	184.00	477.00	238.50	845.00	368.00	184.00	477.00	238.50
Employee + Spouse	970.00	482.00	241.00	488.00	244.00	970.00	482.00	241.00	488.00	244.00	1,100.00	482.00	241.00	618.00	309.00	1,100.00	482.00	241.00	618.00	309.00
Employee + Spouse + Child(ren)	1,230.00	580.00	290.00	650.00	325.00	1,230.00	580.00	290.00	650.00	325.00	1,360.00	580.00	290.00	780.00	390.00	1,360.00	580.00	290.00	780.00	390.00

Approved by the Board of Education on September 9, 2021

ER = Employer
EE = Employee