



Hardeman County Board of Education 10815 Old Highway 64
Bolivar, TN 38008
Christy D. Smith, Ed.D., Director of Schools
January - December 2023 Monthly Health Insurance Rate Structure

	BCBST S					Cigna Local Plus					BCBS Network P					Cigna Open Access				
Premier PPO	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
Employee Only	683.00	505.00	252.50	178.00	89.00	683.00	505.00	252.50	178.00	89.00	748.00	505.00	252.50	243.00	121.50	748.00	505.00	252.50	243.00	121.50
Employee + Child(ren)	1,126.00	549.50	274.75	576.50	288.25	1,126.00	549.50	274.75	576.50	288.25	1,191.00	549.50	274.75	641.50	320.75	1,191.00	549.50	274.75	641.50	320.75
Employee + Spouse	1,469.00	798.00	399.00	671.00	335.50	1,469.00	798.00	399.00	671.00	335.50	1,599.00	798.00	399.00	801.00	400.50	1,599.00	798.00	399.00	801.00	400.50
Employee + Spouse + Child(ren)	1,775.00	993.50	496.75	781.50	390.75	1,775.00	993.50	496.75	781.50	390.75	1,905.00	993.50	496.75	911.50	455.75	1,905.00	993.50	496.75	911.50	455.75

	BCBST S					Cigna Local Plus					BCBS Network P					Cigna Open Access				
Standard PPO	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
Employee Only	635.00	510.00	255.00	125.00	62.50	635.00	510.00	255.00	125.00	62.50	700.00	510.00	255.00	190.00	95.00	700.00	510.00	255.00	190.00	95.00
Employee + Child(ren)	1,046.00	527.00	263.50	519.00	259.50	1,046.00	527.00	263.50	519.00	259.50	1,111.00	527.00	263.50	584.00	292.00	1,111.00	527.00	263.50	584.00	292.00
Employee + Spouse	1,364.00	754.50	377.25	609.50	304.75	1,364.00	754.50	377.25	609.50	304.75	1,494.00	754.50	377.25	739.50	369.75	1,494.00	754.50	377.25	739.50	369.75
Employee + Spouse + Child(ren)	1,649.00	930.00	465.00	719.00	359.50	1,649.00	930.00	465.00	719.00	359.50	1,779.00	930.00	465.00	849.00	424.50	1,779.00	930.00	465.00	849.00	424.50

	BCBST S					Cigna Local Plus					BCBS Network P					Cigna Open Access				
Limited PPO	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	E Pay Month	EE Pays Semi-Monthly
Employee Only	600.00	491.00	245.50	109.00	54.50	600.00	491.00	245.50	109.00	54.50	665.00	491.00	245.50	174.00	87.00	665.00	491.00	245.50	174.00	87.00
Employee + Child(ren)	990.00	648.50	324.25	341.50	170.75	990.00	648.50	324.25	341.50	170.75	1,055.00	648.50	324.25	406.50	203.25	1,055.00	648.50	324.25	406.50	203.25
Employee + Spouse	1,291.00	855.00	427.50	436.00	218.00	1,291.00	855.00	427.50	436.00	218.00	1,421.00	855.00	427.50	566.00	283.00	1,421.00	855.00	427.50	566.00	283.00
Employee + Spouse + Child(ren)	1,561.00	1,023.00	511.50	538.00	269.00	1,561.00	1,023.00	511.50	538.00	269.00	1,691.00	1,023.00	511.50	668.00	334.00	1,691.00	1,023.00	511.50	668.00	334.00

	BCBST S					Cigna Local Plus					BCBS Network P					Cigna Open Access				
HealthSavings CDHP	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
Employee Only	523.00	248.00	124.00	275.00	137.50	523.00	248.00	124.00	275.00	137.50	588.00	248.00	124.00	340.00	170.00	588.00	248.00	124.00	340.00	170.00
Employee + Child(ren)	863.00	409.50	204.75	453.50	226.75	863.00	409.50	204.75	453.50	226.75	928.00	409.50	204.75	518.50	259.25	928.00	409.50	204.75	518.50	259.25
Employee + Spouse	1,125.00	559.50	279.75	565.50	282.75	1,125.00	559.50	279.75	565.50	282.75	1,255.00	559.50	279.75	695.50	347.75	1,255.00	559.50	279.75	695.50	347.75
Employee + Spouse + Child(ren)	1,360.00	645.00	322.50	715.00	357.50	1,360.00	645.00	322.50	715.00	357.50	1,490.00	645.00	322.50	845.00	422.50	1,490.00	645.00	322.50	845.00	422.50

ER = Employer
EE=Employee
Yellow Highlight = Codes

Approved by the Board of Education on July 26 , 2022

BCBS Network P & Cigna Open Access - Broader Network