

2023 COST FOR COVERAGE OVERVIEW

American University contributes to the total cost of your health care coverage. Your portion of the premium is a pre-tax contribution, meaning that it is deducted from your pay before taxes are withheld. For more information, visit [AU's benefits website](#).

- Medical: the university contributes 95% towards individual coverage and 80% for individual plus one and family coverage for those making under \$55,000. The university contributes 80% towards individual coverage and 65% for individual plus one and family coverage for those earning more than \$55,000.
- Dental: the university contributes 25% for individual coverage and 20% for individual plus one and family coverage.

Plans		2023 Rates	2022 Rates	2023 AU Share/ Month	2023 Employee Share/Month	2023 Employee Change/Month	2023 Employee Share/Bi-Weekly
CareFirst & Express Scripts	Individual < \$55K	\$859.68	\$843.65	\$816.70	42.98	-\$125.75	\$19.84
	Individual + 1 < \$55K	\$1,717.75	\$1,685.72	\$1,374.20	343.55	-\$246.45	\$158.56
	Family < \$55K	\$2,490.23	\$2,443.80	\$1,992.18	\$498.05	-\$357.28	\$229.87
	Individual ≥ \$55K	\$859.68	\$843.65	\$687.74	\$171.94	\$3.21	\$79.36
	Individual + 1 ≥ \$55K	\$1,717.75	\$1,685.72	\$1,116.54	\$601.21	\$11.21	\$277.48
	Family ≥ \$55K	\$2,490.23	\$2,443.80	\$1,618.65	\$871.58	\$16.25	\$402.27
Kaiser Permanente	Individual < \$55K	\$576.95	\$534.26	\$548.10	\$28.85	-\$77.99	\$13.32
	Individual + 1 < \$55K	\$1,156.95	\$1,071.34	\$925.56	\$231.39	-\$143.58	\$106.80
	Family < \$55K	\$1,678.92	\$1,554.68	\$1,343.14	\$335.78	-\$208.36	\$154.98
	Individual ≥ \$55K	\$576.95	\$534.26	\$461.56	\$115.39	\$8.55	\$53.26
	Individual + 1 ≥ \$55K	\$1,156.95	\$1,071.34	\$752.02	\$404.93	\$29.96	\$186.89
	Family ≥ \$55K	\$1,678.92	\$1,554.68	\$1,091.30	\$587.62	\$43.48	\$271.21
Delta Dental Comprehensive	Individual	\$33.15	\$38.50	\$8.29	\$24.86	-\$4.02	\$11.47
	Individual + 1	\$66.31	\$77.02	\$13.26	\$53.05	-\$8.57	\$24.48
	Family	\$96.11	\$111.63	\$19.22	\$76.89	-\$12.41	\$35.49
Delta Dental Basic	Individual	\$26.35	\$30.60	\$6.59	\$19.76	-\$3.19	\$9.12
	Individual + 1	\$52.69	\$61.20	\$10.54	\$42.15	-\$6.81	\$19.45
	Family	\$76.38	\$88.71	\$15.28	\$61.10	-\$9.87	\$28.20
MetLife Legal Plans	Individual or Family	\$16.50	\$16.50	\$0.00	\$16.50	\$0.00	\$7.62
Flexible Spending Accounts	Fee	\$2.95	\$2.95	\$1.50	\$1.45	\$0.00	\$0.67
Optional Life Insurance	Optional Life	Varies					

For more information about any of American University's benefits, visit the benefits site at www.american.edu/hr/benefits.