



## 2022 Employee Health Insurance Rates

The 2022 health insurance rates for active, full-time employees are effective January 1, 2022 through December 31, 2022, deducted 24 out of 26 pay periods. Medical, dental and vision benefits are pre-tax. Benefits are not available for part-time employees, except for those that qualify in accordance with the Affordable Care Act (ACA).

### Optima Health (Medical)

Optima HDHP (High Deductible Health Plan)		Employee Contribution Per Pay Period
Employee Only		\$15.57
Employee & Child(ren)		\$25.15
Employee & Spouse		\$38.57
Family		\$53.65
HSA for Optima HDHP (Health Savings Account)	Annual Maximum (Less City Contribution)	Employee Contribution Maximum Per Pay Period (Optional)
Individual	\$2,650	\$110.42
Family	\$6,050	\$252.08
Age 55+ Catch Up	\$1,000	N/A
Optima HMO (Health Maintenance Organization)		Employee Contribution Per Pay Period
Employee Only		\$49.86
Employee & Child(ren)		\$149.59
Employee & Spouse		\$267.59
Family		\$319.12
Optima POS (Point of Service)		Employee Contribution Per Pay Period
Employee Only		\$118.60
Employee & Child(ren)		\$266.84
Employee & Spouse		\$454.61
Family		\$569.24

### Delta Dental (Dental)

Delta EPO (Exclusive Provider Organization)		Employee Contribution Per Pay Period
Employee Only		\$10.30
Employee & Child(ren)		\$21.89
Employee & Spouse		\$20.51
Family		\$29.96
Delta PPO Plus Premier (Preferred Provider Organization)		Employee Contribution Per Pay Period
Employee Only		\$12.26
Employee & Child(ren)		\$26.83
Employee & Spouse		\$25.22
Family		\$36.93

### Vision Service Plan (Vision)

Vision Service Plan (VSP)		Employee Contribution Per Pay Period
Employee Only		\$4.47
Employee & Child(ren)		\$8.60
Employee & Spouse		\$8.38
Family		\$13.78

## Legal Resources (Legal)

Legal Resources	Employee Contribution Per Pay Period
Legal Resources	\$8.50

## Flexible Benefits Administrators (FSA)

Flexible Spending Accts	Annual Maximums	Maximum Contribution Per Pay Period
Health Care Account	\$2,750	\$112.58
Dependent Care Account	\$5,000	\$208.34

## Fitness Center Memberships

Fitness Centers	Levels	Employee Contribution Per Pay Period
OneLife Fitness Center  <span style="color: red;">*Child = Age 13 &amp; under</span>	Employee Only	\$13.50
	Employee + 1 Child	\$18.50
	Employee + 2 Children	\$23.50
	Employee & Spouse	\$27.00
	Employee & Family	\$37.00
YMCA of South Hampton Roads	Employee Only	\$23.63
	Employee + 1	\$29.25
	Employee & Family	\$34.88

## Aflac (Short-Term Disability)

Annual Income		\$9,000	\$12,000	\$12,000	\$16,000	\$18,000
Benefit Period	Age	\$500	\$600	\$700	\$800	\$900
6 Months	18-49	\$5.20	\$6.24	\$7.28	\$8.32	\$9.36
	50-64	\$6.18	\$7.41	\$8.65	\$9.88	\$11.12
	65-74	\$7.80	\$9.36	\$10.92	\$12.48	\$14.04

Annual Income		\$20,000	\$22,000	\$24,000	\$26,000	\$28,000
Benefit Period	Age	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400
6 Months	18-49	\$10.40	\$11.44	\$12.48	\$13.52	\$14.56
	50-64	\$12.35	\$13.59	\$14.82	\$16.06	\$17.29
	65-74	\$15.60	\$17.16	\$18.72	\$20.28	\$21.84

Annual Income		\$30,000	\$32,000	\$34,000	\$36,000	\$38,000
Benefit Period	Age	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900
6 Months	18-49	\$15.60	\$16.64	\$17.68	\$18.72	\$19.76
	50-64	\$18.53	\$19.76	\$21.00	\$22.23	\$23.47
	65-74	\$23.40	\$24.96	\$26.52	\$28.08	\$29.64

Annual Income		\$40,000	\$42,000	\$44,000	\$46,000	\$48,000
Benefit Period	Age	\$2,000	\$2,100	\$2,200	\$2,300	\$2,400
6 Months	18-49	\$20.80	\$21.84	\$22.88	\$23.92	\$24.96
	50-64	\$24.70	\$25.94	\$27.17	\$28.41	\$29.64
	65-74	\$31.20	\$32.76	\$34.32	\$35.88	\$37.44

Annual Income		\$50,000	\$52,000	\$54,000	\$56,000	\$58,000
Benefit Period	Age	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900
6 Months	18-49	\$26.00	\$27.04	\$28.08	\$29.12	\$30.16
	50-64	\$30.88	\$32.11	\$33.35	\$34.58	\$35.82
	65-74	\$39.00	\$40.56	\$42.12	\$43.68	\$45.24

Annual Income		\$60,000	\$61,000	\$63,000	\$68,000	\$73,000
Benefit Period	Age	\$3,000	\$3,100	\$3,200	\$3,300	\$3,400
6 Months	18-49	\$31.20	\$32.24	\$33.28	\$34.32	\$35.36
	50-64	\$37.05	\$38.29	\$39.52	\$40.76	\$41.99
	65-74	\$46.80	\$48.36	\$49.92	\$51.48	\$53.04

