

2022 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 80% towards individual coverage and 65% for individual plus one and family coverage. The university contributes 95% towards individuals under \$40,000.
- Dental: the university contributes 25% for individual coverage and 20% for individual plus one and family coverage.

Plans		2022 Rates	2021 Rates	2022 AU Share/ Month	2022 Employee Share/Month	2022 Employee Change/Month	2022 Employee Share/Bi-Weekly
CareFirst & Express Scripts	Individual under \$40K	\$843.65	\$797.40	\$801.47	\$42.18	\$2.31	\$19.47
	Individual over \$40K	\$843.65	\$797.40	\$674.92	\$168.73	\$9.26	\$77.88
	Individual + 1	\$1,685.72	\$1,593.31	\$1,095.72	\$590.00	\$32.34	\$272.31
	Family	\$2,443.80	\$2,309.83	\$1,588.47	\$855.33	\$46.89	\$394.77
Kaiser Permanente	Individual under \$40K	\$534.26	\$521.86	\$507.55	\$26.71	\$.62	\$12.33
	Individual over \$40K	\$534.26	\$521.86	\$427.42	\$106.84	\$2.47	\$49.31
	Individual + 1	\$1,071.34	\$1,046.49	\$696.37	\$374.97	\$8.69	\$173.06
	Family	\$1,554.68	\$1,518.62	\$1,010.54	\$544.14	\$12.60	\$251.14
Delta Dental Comprehensive	Individual	\$38.50	\$40.53	\$9.62	\$28.88	-\$1.52	\$13.33
	Individual + 1	\$77.02	\$81.07	\$15.40	\$61.62	-\$3.24	\$28.44
	Family	\$111.63	\$117.51	\$22.33	\$89.30	-\$4.71	\$41.22
Delta Dental Basic	Individual	\$30.60	\$32.21	\$7.65	\$22.95	-\$1.21	\$10.59
	Individual + 1	\$61.20	\$64.42	\$12.24	\$48.96	-\$2.58	\$22.60
	Family	\$88.71	\$93.38	\$17.74	\$70.97	-\$3.73	\$32.76
MetLife Legal Plan	Individual	\$16.50	\$16.50	\$0.00	\$16.50	\$0.00	\$7.62
	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	Varies				

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