

## HEALTH INSURANCE COSTS

Medical premiums (rates) are deducted a month in advance before tax. Rates are shown per pay period and monthly on the tables below. If you earned a Wellness Credit, refer to the Wellness Reduction Rates table to see your reduced rate.

CITY OF NORFOLK REGULAR HEALTH INSURANCE RATES WITHOUT WELLNESS REDUCTION CREDIT			
HSA1500	Regular Rate Per Pay Period	Regular Rate Per Month	City Monthly Share
Employee Only	\$15.44	\$30.88	\$672.05
Employee + Child(ren)	\$74.68	\$149.36	\$976.73
Employee + Spouse	\$130.09	\$260.18	\$1,356.56
Employee + Family	\$207.56	\$415.12	\$2,045.14
Married Employees*	\$79.91	\$159.82	\$2,300.44
POS1000	Regular Rate Per Pay Period	Regular Rate Per Month	City Monthly Share
Employee Only	\$33.95	\$67.90	\$649.06
Employee + Child(ren)	\$120.36	\$240.72	\$907.84
Employee + Spouse	\$186.96	\$373.92	\$1,275.08
Employee + Family	\$281.63	\$563.26	\$1,946.08
Married Employees*	\$122.41	\$244.82	\$2,264.52
POS750	Regular Rate Per Pay Period	Regular Rate Per Month	City Monthly Share
Employee Only	\$74.07	\$148.14	\$588.97
Employee + Child(ren)	\$175.90	\$351.80	\$829.06
Employee + Spouse	\$290.99	\$581.98	\$1,113.38
Employee + Family	\$430.16	\$860.32	\$1,719.57
Married Employees*	\$243.37	\$486.74	\$2,093.15
PPO750 OOA (for out of state employees)	Regular Rate Per Pay Period	Regular Rate Per Month	City Monthly Share
Employee Only	\$74.07	\$148.14	\$588.97
Employee + Child(ren)	\$175.90	\$351.80	\$829.06
Employee + Spouse	\$290.99	\$581.98	\$1,113.38
Employee + Family	\$430.16	\$860.32	\$1,719.57
Married Employees*	\$243.37	\$486.74	\$2,093.15

\*Married employees: two employees married to each other with dependent(s) selecting combined coverage (not applicable for dental or vision plans). Also, eligible if one employee works for Norfolk Public Schools (NPS) or Norfolk Redevelopment and Housing Authority (NRHA).

**PLEASE NOTE:** Health care premiums are pre-tax, prepaid, for an entire month, without proration. Example: October premiums are paid with the September payroll deductions. If the paperwork is not processed until 2nd pay period of the month, additional deductions will be pulled on future paychecks to obtain the missed deduction from the 1st pay period of the month. The same will be done for dental and vision plans as well.

### CITY OF NORFOLK WELLNESS REDUCTION RATES

If you have chosen to participate in the wellness program and completed the credit criteria in 2021, you will receive an annual health insurance premium reduction credit of \$120 in 2022, divided by 24 pay periods which is \$5 per pay period. Although you were not required to complete any of the credit criteria tasks, employees who did so will receive the incentive as reflected in the Wellness Rates listed in the table below.

HSA1500	Wellness Reduction Rate Per Pay Period	Wellness Reduction Rate Per Month	City Monthly Share
Employee Only	\$10.44	\$20.88	\$682.05
Employee + Child(ren)	\$69.68	\$139.36	\$986.73
Employee + Spouse	\$125.09	\$250.18	\$1,366.56
Employee + Family	\$202.56	\$405.12	\$2,055.14
Married Employees*	\$74.91	\$149.82	\$2,310.44
POS1000	Wellness Reduction Rate Per Pay Period	Wellness Reduction Rate Per Month	City Monthly Share
Employee Only	\$28.95	\$57.90	\$659.06
Employee + Child(ren)	\$115.36	\$230.72	\$917.84
Employee + Spouse	\$181.96	\$363.92	\$1,285.08
Employee + Family	\$276.63	\$553.26	\$1,956.08
Married Employees*	\$117.41	\$234.82	\$2,274.52
POS750	Wellness Reduction Rate Per Pay Period	Wellness Reduction Rate Per Month	City Monthly Share
Employee Only	\$69.07	\$138.14	\$598.97
Employee + Child(ren)	\$170.90	\$341.80	\$839.06
Employee + Spouse	\$285.99	\$571.98	\$1,123.38
Employee + Family	\$425.16	\$850.32	\$1,729.57
Married Employees*	\$238.37	\$476.74	\$2,103.15
PPO750 OOA (for out of state employees)	Wellness Reduction Rate Per Pay Period	Wellness Reduction Rate Per Month	City Monthly Share
Employee Only	\$69.07	\$138.14	\$598.97
Employee + Child(ren)	\$170.90	\$341.80	\$839.06
Employee + Spouse	\$285.99	\$571.98	\$1,123.38
Employee + Family	\$425.16	\$850.32	\$1,729.57
Married Employees*	\$238.37	\$476.74	\$2,103.15

\*Married employees: two employees married to each other with dependent(s) selecting combined coverage (not applicable for dental or vision plans). Also, eligible if one employee works for Norfolk Public Schools (NPS) or Norfolk Redevelopment and Housing Authority (NRHA).

Permanent part-time employees can find part-time rates on the Medical Plan page of the Norfolk Consortium Healthcare website: <https://www.norfolkhealthcareconsortium.com/296/Medical-Plans>