

# 2024 Benefits Cost for Coverage



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	2024 Rates	2024 AU Monthly Share	2024 Monthly Employee Share	2024 Employee Change/Month	2024 AU Bi-Weekly Share	2024 Bi-Weekly Employee Share
<b>CareFirst &amp; Express Scripts</b>	<b>Employees making \$55,000 or less/year</b>						
	Individual coverage	\$874.29	\$830.59	\$43.70	\$0.73	\$415.30	\$21.85
	Individual +1 coverage	\$1,746.95	\$1,397.57	\$349.38	\$5.84	\$698.79	\$174.69
	Family coverage	\$2,532.56	\$2,026.06	\$506.50	\$8.46	\$1,013.03	\$253.25
	<b>Employees making \$55,000+/year</b>						
	Individual coverage	\$874.29	\$699.43	\$174.86	\$2.92	\$349.72	\$87.43
	Individual +1 coverage	\$1,746.95	\$1,135.53	\$611.42	\$10.22	\$567.77	\$305.71
	Family coverage	\$2,532.56	\$1,646.16	\$886.40	\$14.82	\$823.09	\$443.20
<b>Kaiser Permanente</b>	<b>Employees making \$55,000 or less/year</b>						
	Individual coverage	\$617.34	\$586.48	\$30.86	\$2.01	\$293.24	\$15.43
	Individual +1 coverage	\$1,237.95	\$990.37	\$247.58	\$16.20	\$495.19	\$123.79
	Family coverage	\$1,796.46	\$1,437.18	\$359.28	\$23.51	\$718.59	\$179.64
	<b>Employees making \$55,000+/year</b>						
	Individual coverage	\$617.34	\$493.88	\$123.46	\$8.08	\$246.94	\$61.73
	Individual +1 coverage	\$1,237.95	\$804.67	\$433.28	\$28.35	\$402.34	\$216.64
	Family coverage	\$1,796.46	\$1,167.70	\$628.76	\$41.14	\$583.85	\$314.38
<b>Delta Dental Comprehensive</b>	<b>Individual</b>	\$35.47	\$8.87	\$26.60	\$1.74	\$4.44	\$13.30
	<b>Individual + 1</b>	\$70.95	\$14.19	\$56.76	\$3.71	\$7.10	\$28.38
	<b>Family</b>	\$102.84	\$20.58	\$82.26	\$5.38	\$10.29	\$41.13
<b>Delta Dental Basic</b>	<b>Individual</b>	\$28.19	\$7.05	\$21.14	\$1.38	\$3.53	\$10.57
	<b>Individual + 1</b>	\$56.38	\$11.28	\$45.10	\$2.95	\$5.64	\$22.55
	<b>Family</b>	\$81.73	\$16.35	\$65.38	\$4.28	\$8.18	\$32.69
<b>MetLife Legal Plans</b>	<b>Individual or Family</b>	\$16.50	\$0.00	\$16.50	\$0.00	\$0.00	\$7.62
<b>Flexible Spending Accounts</b>	<b>Fee</b>	\$2.95	\$1.50	\$1.45	\$0.00	\$0.00	\$0.67
<b>Optional Life Insurance</b>	<b>Optional Life</b>	Varies					

Beginning with the January 5, 2024 paycheck, bi-weekly employees will see certain deductions taken from 24 paychecks annually instead of the current 26, due to the Workday migration. Deductions won't be taken from the third paycheck in months with three pay periods.

For more information about any of American University's benefits, visit the benefits site at [www.american.edu/hr/benefits](http://www.american.edu/hr/benefits).