

Insurance Rates

State Health Benefit Plan 2019 Active Employee, Subsidized Extended Coverage, and Approved Leave without Pay (Military, FMLA, and Disability) Rates January 1 - December 31, 2020				
Plan	You	You + Child(ren)	You + Spouse	You + Family
Anthem Gold	\$168.73	\$307.13	\$418.09	\$556.50
Anthem Silver	\$110.89	\$208.80	\$296.62	\$394.54
Anthem Bronze	\$72.45	\$143.46	\$215.91	\$286.92
Anthem HMO	\$135.65	\$250.90	\$348.63	\$463.89
UHC HMO	\$172.56	\$313.65	\$426.14	\$567.22
UHC HDHP	\$58.03	\$118.94	\$185.62	\$246.54
Kaiser HMO	\$142.71	\$262.59	\$362.49	\$482.37

The State Merit Health Insurance form MUST be completed and returned to the BOE.

- A decision guide for health insurance can be located at <https://shbp.georgia.gov/>
- An \$80.00 per month tobacco surcharge will be added to your monthly premium if you or any of your covered dependents have used tobacco products in the previous 12 months. You must answer this question on the website even if you are not making changes in your coverage. Failure to answer the question will result in the surcharge being added regardless of tobacco use. Also, if you answer the question falsely, you will automatically lose State Health Benefit Plan coverage (for yourself and all covered dependents) for 12 months beginning on the date that your false response is discovered.
- If you choose not to enroll in insurances now, there will be another opportunity during Open Enrollment from mid-October – mid November.

Plan	You (Single Coverage)	You + 1 Dependent	You + Family (Family Coverage)
Avesis – Vision	\$8.36	\$14.63	\$21.72
Ameritas – Dental	\$32.08		\$88.32
CIGNA – Life Insurance	\$19.80		\$20.38

- The deductible for the Dental Insurance is \$50 and the limit of payment is \$1,000 per year.