

IAS Member Health and Dental Insurance Rates

For calendar year 2023, the health insurance subsidy for eligible Members will be as outlined below. If eligible, the Member will be paid the subsidy for the term of the Member's appointment with the Institute, if they are enrolled in the Institute's health insurance. The subsidy level is re-evaluated each calendar year and may result in a change in rates in January.

The Institute offers one health care plan through Aetna, with two monthly contribution options. Option 1 offers a lower monthly contribution with potential for higher out of pocket costs. Option 2 offers a higher monthly contribution with lower out of pocket costs.

The Institute offers a subsidy to assist with the cost of both options. The subsidy is considered taxable ordinary income, and therefore, may be taxable to the Member as other income would be.

If a Member has health insurance available from another source, they are not eligible for this program. Please contact Human Resources at hr@ias.edu to determine your eligibility.

2023 IAS Monthly Subsidy Amounts

| | |
|------------------|--------|
| Single | \$515 |
| Subscriber + One | \$1055 |
| Family | \$1455 |

| Option 1 Monthly Cost to Member after subsidy | | Total Monthly Cost |
|--|----------|---------------------------|
| Single | \$124.32 | \$639.32 |
| Subscriber + One | \$263.57 | \$1,318.57 |
| Family | \$360.74 | \$1,815.74 |

| Option 2 Monthly Cost to Member after subsidy | | Total Monthly Cost |
|--|-----------|---------------------------|
| Single | \$409.78 | \$924.78 |
| Subscriber + One | \$763.12 | \$1,818.12 |
| Family | \$1218.53 | \$2,673.53 |

***MetLife Dental PPO**

| | |
|-------------------------|----------|
| Single | \$ 38.32 |
| Subscriber + Spouse | \$ 77.80 |
| Subscriber + Child(ren) | \$89.27 |
| Full Family | \$136.56 |

***Dental is not subsidized**