

IAS Member Health and Dental Insurance Rates

For calendar year 2025, 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 two health plans through Aetna. Details about the benefit options can be found at [HERE](#).

The Institute offers a subsidy to assist with the cost of either plan. 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.

Aetna Choice POS II Base Plan Monthly cost and subsidy

	Total Monthly Cost	Monthly Subsidy	Monthly Cost after Subsidy
Single	\$1,030.81	\$875.00	\$155.81
Subscriber + Spouse	\$2,267.78	\$1,940.00	\$327.78
Subscriber + Child(ren)	\$1,855.46	\$1,550.00	\$305.46
Family	\$3,092.43	\$2,650.00	\$442.43

Aetna Choice POS II Enhanced Plan Monthly cost and subsidy

	Total Monthly Cost	Monthly Subsidy	Monthly Cost after Subsidy
Single	\$1,288.52	\$1,030.00	\$258.52
Subscriber + Spouse	\$2,834.74	\$2,300.00	\$534.74
Subscriber + Child(ren)	\$2,319.34	\$1,820.00	\$499.34
Family	\$3,865.56	\$3,220.00	\$645.56

MetLife Dental PPO Plan Monthly cost (Dental is not subsidized)

	Monthly Cost
Single	\$40.24
Subscriber + Spouse	\$81.69
Subscriber + Child(ren)	\$93.73
Family	\$143.39