

BGCS
HEALTH DENTAL AND VISION RATES - 2021
26 Pay / 24 DEDUCTIONS -
Effective January 1, 2021 thru December 31, 2021

PLAN	Deduction Code	Cost Per Month	Annual Cost	BGCS Pays Annually	Employee Pays Annually	Employee Owes 24 Pays	Employee Owes 18 Pays
PLAN 1 / PLAN 2		\$1500 / \$3000		OPM \$6000 / \$10000			
Single	3H2SN	\$ 751	\$ 9,012	\$ 6,665	\$ 2,347	\$ 97.79	NA
Emp + Spouse	3H2ES	\$ 1,645	\$ 19,740	\$ 10,506	\$ 9,234	\$ 384.75	NA
Emp + Child(ren)	3H2EC	\$ 1,492	\$ 17,904	\$ 10,388	\$ 7,516	\$ 313.17	NA
Family	3H2FA	\$ 1,963	\$ 23,556	\$ 11,837	\$ 11,719	\$ 488.29	NA

PLAN 3		\$2700 / \$5400		OPM \$6000 / \$10000			
Single	3H3SN	\$ 618	\$ 7,416	\$ 6,665	\$ 751	\$ 31.29	\$ 41.72
Emp + Spouse	3H3ES	\$ 1,364	\$ 16,368	\$ 10,835	\$ 5,533	\$ 230.54	\$ 307.39
Emp + Child(ren)	3H3EC	\$ 1,230	\$ 14,760	\$ 10,894	\$ 3,866	\$ 161.08	\$ 214.78
Family	3H3FA	\$ 1,643	\$ 19,716	\$ 12,335	\$ 7,381	\$ 307.54	\$ 410.06

PLAN 4		\$3500 / \$7000		OPM \$6900 / \$11500		\$1000 HSA over 20 pays	
Single	3H4SN	\$ 490	\$ 5,880	\$ 5,665	\$ 215	\$ 8.96	\$ 11.94
Emp + Spouse	3H4ES	\$ 1,071	\$ 12,852	\$ 9,777	\$ 3,075	\$ 128.13	\$ 170.83
Emp + Child(ren)	3H4EC	\$ 978	\$ 11,736	\$ 9,920	\$ 1,816	\$ 75.67	\$ 100.89
Family	3H4FA	\$ 1,287	\$ 15,444	\$ 11,078	\$ 4,366	\$ 181.92	\$ 242.56

ONLY TRANSPORTATION INDIVIDUALS MAY CHOOSE PLAN 4T

PLAN 4T		\$3500 / \$7000		OPM \$6900 / \$11500		\$1000 HSA over 20 pays	
Single	3HSN5	\$ 490	\$ 5,880	\$ 5,665	\$ 215	\$ 10.75	\$ 11.94
Emp + Spouse	100% of Cost	\$ 1,071	\$ 12,852	0	\$ 12,852	\$ 642.60	\$ 714.00
Emp + Child(ren)	100% of Cost	\$ 978	\$ 11,736	0	\$ 11,736	\$ 586.80	\$ 652.00
Family	100% of Cost	\$ 1,287	\$ 15,444	0	\$ 15,444	\$ 772.20	\$ 858.00

DENTAL CORE

Single	3DCSN	\$ 33	\$ 396	\$ 350	\$ 46	\$ 1.92	\$ 2.56
Emp + Spouse	3DCES	\$ 72	\$ 864	\$ 350	\$ 514	\$ 21.42	\$ 28.56
Emp + Child(ren)	3DCEC	\$ 60	\$ 720	\$ 350	\$ 370	\$ 15.42	\$ 20.56
Family	3DCFA	\$ 102	\$ 1,224	\$ 350	\$ 874	\$ 36.42	\$ 48.56

DENTAL ENHANCED

Single	3DESN	\$ 46	\$ 552	\$ 350	\$ 202	\$ 8.42	\$ 11.22
Emp + Spouse	3DEES	\$ 99	\$ 1,188	\$ 350	\$ 838	\$ 34.92	\$ 46.56
Emp + Child(ren)	3DEEC	\$ 83	\$ 996	\$ 350	\$ 646	\$ 26.92	\$ 35.89
Family	3DEFA	\$ 140	\$ 1,680	\$ 350	\$ 1,330	\$ 55.42	\$ 73.89

VISION CERTIFIED

Single	3VSNC	\$ 7.40	\$ 88.80	\$ 88.80	\$ -	\$ -	NA
Emp + Spouse	3VESC	\$ 14.80	\$ 177.60	\$ 88.80	\$ 88.80	\$ 3.70	NA
Emp + Child(ren)	3VECC	\$ 15.84	\$ 190.08	\$ 88.80	\$ 101.28	\$ 4.22	NA
Family	3VFAC	\$ 25.30	\$ 303.60	\$ 88.80	\$ 214.80	\$ 8.95	NA

VISION CLASSIFIED

Single	3VSNC	\$ 7.40	\$ 88.80	\$ -	\$ 88.80	\$ 3.70	\$ 4.93
Emp + Spouse	3VESC	\$ 14.80	\$ 177.60	\$ -	\$ 177.60	\$ 7.40	\$ 9.87
Emp + Child(ren)	3VECC	\$ 15.84	\$ 190.08	\$ -	\$ 190.08	\$ 7.92	\$ 10.56
Family	3VFAC	\$ 25.30	\$ 303.60	\$ -	\$ 303.60	\$ 12.65	\$ 16.87