

State of Indiana 2023 Rates

Plan	Coverage	Bi-Weekly Employee Rate	Bi-Weekly Employer Rate	Bi-Weekly Total Rate	Early Retirees (Monthly)	COBRA (Monthly)	Annual Employee Rate	Annual Employer Rate	Annual Employer HSA Contribution	Total Annual Employer Contribution	Total Annual Rate
CDHP 1	Single	\$71.00	\$243.12	\$314.12	\$680.59	\$694.21	\$1,846.00	\$6,321.12	\$1,124.76	\$7,445.88	\$8,167.12
	Family	\$143.90	\$727.02	\$870.92	\$1,886.99	\$1,924.73	\$3,741.40	\$18,902.52	\$2,249.52	\$21,152.04	\$22,643.92
CDHP 1 W/ Non-Tobacco Use	Single	\$36.00	\$243.12	\$279.12	\$604.76	\$616.86	\$936.00	\$6,321.12	\$1,124.76	\$7,445.88	\$7,257.12
	Family	\$108.90	\$727.02	\$835.92	\$1,811.16	\$1,847.38	\$2,831.40	\$18,902.52	\$2,249.52	\$21,152.04	\$21,733.92
CDHP 2	Single	\$84.44	\$256.08	\$340.52	\$737.79	\$752.55	\$2,195.44	\$6,658.08	\$787.80	\$7,445.88	\$8,853.52
	Family	\$193.40	\$752.94	\$946.34	\$2,050.40	\$2,091.41	\$5,028.40	\$19,576.44	\$1,575.60	\$21,152.04	\$24,604.84
CDHP 2 W/ Non-Tobacco Use	Single	\$49.44	\$256.08	\$305.52	\$661.96	\$675.20	\$1,285.44	\$6,658.08	\$787.80	\$7,445.88	\$7,943.52
	Family	\$158.40	\$752.94	\$911.34	\$1,974.57	\$2,014.06	\$4,118.40	\$19,576.44	\$1,575.60	\$21,152.04	\$23,694.84
Traditional	Single	\$138.62	\$286.38	\$425.00	\$920.83	\$939.25	\$3,604.12	\$7,445.88	\$0.00	\$7,445.88	\$11,050.00
	Family	\$388.40	\$813.54	\$1,201.94	\$2,604.20	\$2,656.29	\$10,098.40	\$21,152.04	\$0.00	\$21,152.04	\$31,250.44
Traditional W/ Non-Tobacco Use	Single	\$103.62	\$286.38	\$390.00	\$845.00	\$861.90	\$2,694.12	\$7,445.88	\$0.00	\$7,445.88	\$10,140.00
	Family	\$353.40	\$813.54	\$1,166.94	\$2,528.37	\$2,578.94	\$9,188.40	\$21,152.04	\$0.00	\$21,152.04	\$30,340.44
Wellness Incentive Rates											
CDHP 1	Single	\$56.60	\$243.12	\$299.72	\$649.39	\$662.38	\$1,471.60	\$6,321.12	\$1,124.76	\$7,445.88	\$7,792.72
	Family	\$100.70	\$727.02	\$827.72	\$1,793.39	\$1,829.26	\$2,618.20	\$18,902.52	\$2,249.52	\$21,152.04	\$21,520.72
CDHP 1 W/ Non-Tobacco Use	Single	\$21.60	\$243.12	\$264.72	\$573.56	\$585.03	\$561.60	\$6,321.12	\$1,124.76	\$7,445.88	\$6,882.72
	Family	\$65.70	\$727.02	\$792.72	\$1,717.56	\$1,751.91	\$1,708.20	\$18,902.52	\$2,249.52	\$21,152.04	\$20,610.72
CDHP 2	Single	\$70.04	\$256.08	\$326.12	\$706.59	\$720.73	\$1,821.04	\$6,658.08	\$787.80	\$7,445.88	\$8,479.12
	Family	\$150.20	\$752.94	\$903.14	\$1,956.80	\$1,995.94	\$3,905.20	\$19,576.44	\$1,575.60	\$21,152.04	\$23,481.64
CDHP 2 W/ Non-Tobacco Use	Single	\$35.04	\$256.08	\$291.12	\$630.76	\$643.38	\$911.04	\$6,658.08	\$787.80	\$7,445.88	\$7,569.12
	Family	\$115.20	\$752.94	\$868.14	\$1,880.97	\$1,918.59	\$2,995.20	\$19,576.44	\$1,575.60	\$21,152.04	\$22,571.64
Traditional	Single	\$124.22	\$286.38	\$410.60	\$889.63	\$907.43	\$3,229.72	\$7,445.88	\$0.00	\$7,445.88	\$10,675.60
	Family	\$345.20	\$813.54	\$1,158.74	\$2,510.60	\$2,560.82	\$8,975.20	\$21,152.04	\$0.00	\$21,152.04	\$30,127.24
Traditional W/ Non-Tobacco Use	Single	\$89.22	\$286.38	\$375.60	\$813.80	\$830.08	\$2,319.72	\$7,445.88	\$0.00	\$7,445.88	\$9,765.60
	Family	\$310.20	\$813.54	\$1,123.74	\$2,434.77	\$2,483.47	\$8,065.20	\$21,152.04	\$0.00	\$21,152.04	\$29,217.24
Dental	Single	\$1.32	\$10.38	\$11.70	\$25.35	\$25.86	\$34.32	\$269.88	\$0.00	\$269.88	\$304.20
	Family	\$3.42	\$27.30	\$30.72	\$66.56	\$67.89	\$88.92	\$709.80	\$0.00	\$709.80	\$798.72
Vision	Single	\$0.48	\$1.86	\$2.34	\$5.07	\$5.17	\$12.48	\$48.36	\$0.00	\$48.36	\$60.84
	Family	\$3.36	\$2.40	\$5.76	\$12.48	\$12.73	\$87.36	\$62.40	\$0.00	\$62.40	\$149.76
Medical, Limited Purpose Medical (HSA Holders) and/or Dependent Care Admin Fee		\$0.00	\$1.38	\$1.38	\$2.99	\$3.05	\$0.00	\$35.88	\$0.00	\$35.88	\$35.88
Employee Assistance Program (EAP)		\$0.00	\$0.72	\$0.72	\$1.56	not applicable	\$0.00	\$18.72	not applicable	\$18.72	\$18.72

HSA Accounts	Coverage	Initial Contribution *	Bi-Weekly Contribution	Monthly Contribution	Maximum Annual ER Contribution
HSA 1	Single	\$562.38	\$21.63	\$46.87	\$1,124.76
	Family	\$1,124.76	\$43.26	\$93.73	\$2,249.52
HSA 2	Single	\$393.90	\$15.15	\$32.83	\$787.80
	Family	\$787.80	\$30.30	\$65.65	\$1,575.60

*Initial contribution as listed above apply to employees with a CDHP effective between 1/1/23 thru 6/1/23 and with an open HSA. CDHPs effective after 6/1/23 but before 12/1/23 and with an open HSA, will receive 1/2 of the initial contribution.

Employees participating in the CDHP plans are reminded that they must open an HSA account in order to receive the State's HSA contribution.