

## 2021 Employee Rates - State of TN Health Insurance

	Employee Per Check - 24 Checks per Year			Employee Per Check - 20 Checks per Year		
	BCBST	Cigna LocalPlus	CIGNA Open Access	BCBST	Cigna LocalPlus	CIGNA Open Access
<b>Premier PPO</b>						
Employee Only	96.00	96.00	102.00	115.20	115.20	122.40
Employee + Children	158.25	158.25	164.25	189.90	189.90	197.10
Employee + Spouse	187.05	187.05	199.05	224.46	224.46	238.86
Family	249.45	249.45	261.45	299.34	299.34	313.74
Family w/Both working for JCS	199.56	199.56	209.16	239.47	239.47	250.99
<b>Standard PPO</b>						
Employee Only	89.85	89.85	95.85	107.82	107.82	115.02
Employee + Children	148.20	148.20	154.20	177.84	177.84	185.04
Employee + Spouse	175.35	175.35	187.35	210.42	210.42	224.82
Family	233.55	233.55	245.55	280.26	280.26	294.66
Family w/Both working for JCS	186.84	186.84	196.44	224.21	224.21	235.73
<b>Limited PPO</b>						
Employee Only	82.20	82.20	88.20	98.64	98.64	105.84
Employee + Children	135.45	135.45	141.45	162.54	162.54	169.74
Employee + Spouse	160.20	160.20	172.20	192.24	192.24	206.64
Family	213.45	213.45	225.45	256.14	256.14	270.54
Family w/Both working for JCS	170.76	170.76	180.36	204.91	204.91	216.43
<b>Local CDHP/HAS</b>						
Employee Only	69.75	69.75	75.75	83.70	83.70	90.90
Employee + Children	114.90	114.90	120.90	137.88	137.88	145.08
Employee + Spouse	136.05	136.05	148.05	163.26	163.26	177.66
Family	181.20	181.20	193.20	217.44	217.44	231.84
Family w/Both working for JCS	144.96	144.96	154.56	173.95	173.95	185.47