



Lake County Benefit Rate Sheet 2023



Medical

As a Lake County Employee, you can choose from two types of medical plans offered through Blue Cross Blue Shield of IL. We offer a **Consumer-Driven Health Plan (CDHP)** and **Health Maintenance Organization (HMO)**. In addition, employees hired prior to January 1, 2016, can also elect to choose the **Traditional PPO** Plan.

Full- Time Employees

| Per Paycheck | BCBS of IL Traditional | BCBS of IL Traditional | BCBS of IL Blue | |
|---------------|------------------------|------------------------|-----------------|---------------|
| | PPO | CDHP 80/20 | BCBS of IL HMO | Advantage HMO |
| Employee Only | \$102.64 | \$49.56 | \$34.60 | \$24.32 |
| Employee + 1 | \$210.92 | \$110.76 | \$76.36 | \$56.18 |
| Family | \$325.76 | \$182.58 | \$138.70 | \$104.71 |

Part-Time Employees

12-24.9 Hours

| Per Paycheck | BCBS of IL Traditional | BCBS of IL Traditional | BCBS of IL Blue | |
|---------------|------------------------|------------------------|-----------------|---------------|
| | PPO | CDHP 80/20 | BCBS of IL HMO | Advantage HMO |
| Employee Only | \$371.82 | \$362.60 | \$326.14 | \$281.13 |
| Employee + 1 | \$695.33 | \$678.09 | \$570.75 | \$491.99 |
| Family | \$985.36 | \$960.93 | \$864.29 | \$745.02 |

Part- Time Employees

25 + Hours

| Per Paycheck | BCBS of IL Traditional | BCBS of IL Traditional | BCBS of IL Blue | |
|---------------|------------------------|------------------------|-----------------|---------------|
| | PPO | CDHP 80/20 | BCBS of IL HMO | Advantage HMO |
| Employee Only | \$247.88 | \$241.73 | \$215.96 | \$186.15 |
| Employee + 1 | \$463.56 | \$452.06 | \$377.93 | \$325.78 |
| Family | \$656.91 | \$640.62 | \$572.30 | \$493.32 |

**Traditional PPO plan is only available to employees who were hired prior to January 1, 2016*



Dental

The Lake County dental plan is administered by Delta Dental, which has an extensive network of providers. Choosing an in-network provider will offer you the maximum benefits from the plan.

Full- Time Employees

| Per Paycheck | Delta Dental |
|---------------|--------------|
| Employee Only | \$4.27 |
| Employee + 1 | \$12.81 |
| Family | \$23.92 |

Part-Time Employees

| Per Paycheck | Delta Dental |
|---------------|--------------|
| Employee Only | \$18.28 |
| Employee + 1 | \$39.14 |
| Family | \$51.13 |



Vision

Lake County offers vision insurance through VSP. Choose between two plans-basic or enhanced. Both offer an extensive network of retail providers for eye exams, glasses, contacts and more.

| Per Paycheck Premium | Basic | Enhanced |
|----------------------|--------|----------|
| Employee Only | \$2.78 | \$3.57 |
| Employee + 1 | \$5.57 | \$6.84 |
| Family | \$8.96 | \$11.50 |