

2023 West Philadelphia Cooperative School Health Insurance

Monthly Health Insurance Rates						
Age	HMO Silver Proactive		HMO Gold Proactive		PPO Silver Secure	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
1	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
2	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
3	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
4	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
5	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
6	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
7	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
8	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
9	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
10	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
11	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
12	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
13	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
14	\$224.26	\$224.26	\$300.55	\$300.55	\$245.91	\$245.91
15	\$244.19	\$244.19	\$327.26	\$327.26	\$267.77	\$267.77
16	\$251.82	\$251.82	\$337.48	\$337.48	\$276.13	\$276.13
17	\$259.44	\$259.44	\$347.69	\$347.69	\$284.48	\$284.48
18	\$267.65	\$267.65	\$358.69	\$358.69	\$293.48	\$293.48
19	\$275.85	\$275.85	\$369.69	\$369.69	\$302.48	\$302.48
20	\$284.36	\$284.36	\$381.08	\$381.08	\$311.81	\$311.81
21	\$293.15	\$329.79	\$392.87	\$441.98	\$321.45	\$361.63
22	\$293.15	\$329.79	\$392.87	\$441.98	\$321.45	\$361.63
23	\$293.15	\$329.79	\$392.87	\$441.98	\$321.45	\$361.63
24	\$293.15	\$329.79	\$392.87	\$441.98	\$321.45	\$361.63
25	\$294.32	\$331.11	\$394.44	\$443.75	\$322.74	\$363.08
26	\$300.19	\$337.71	\$402.30	\$452.59	\$329.16	\$370.31
27	\$307.22	\$345.62	\$411.73	\$463.19	\$336.88	\$378.99
28	\$318.65	\$358.49	\$427.05	\$480.43	\$349.42	\$393.09
29	\$328.03	\$369.04	\$439.62	\$494.57	\$359.70	\$404.67
30	\$332.73	\$390.95	\$445.91	\$523.94	\$364.85	\$428.69
31	\$339.76	\$399.22	\$455.34	\$535.02	\$372.56	\$437.76
32	\$346.80	\$407.49	\$464.77	\$546.10	\$380.28	\$446.82

Bi-weekly payroll deductions FOR YOU (\$200 per month Employer Paid)						
Age	HMO Silver Proactive		HMO Gold Proactive		PPO Silver Secure	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
1	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
2	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
3	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
4	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
5	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
6	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
7	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
8	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
9	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
10	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
11	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
12	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
13	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
14	\$11.20	\$11.20	\$46.41	\$46.41	\$21.19	\$21.19
15	\$20.40	\$20.40	\$58.74	\$58.74	\$31.28	\$31.28
16	\$23.92	\$23.92	\$63.45	\$63.45	\$35.14	\$35.14
17	\$27.43	\$27.43	\$68.16	\$68.16	\$38.99	\$38.99
18	\$31.22	\$31.22	\$73.24	\$73.24	\$43.14	\$43.14
19	\$35.01	\$35.01	\$78.32	\$78.32	\$47.30	\$47.30
20	\$38.94	\$38.94	\$83.58	\$83.58	\$51.60	\$51.60
21	\$42.99	\$59.90	\$89.02	\$111.68	\$56.05	\$74.60
22	\$42.99	\$59.90	\$89.02	\$111.68	\$56.05	\$74.60
23	\$42.99	\$59.90	\$89.02	\$111.68	\$56.05	\$74.60
24	\$42.99	\$59.90	\$89.02	\$111.68	\$56.05	\$74.60
25	\$43.53	\$60.51	\$89.74	\$112.50	\$56.65	\$75.27
26	\$46.24	\$63.56	\$93.37	\$116.58	\$59.61	\$78.60
27	\$49.49	\$67.21	\$97.72	\$121.47	\$63.18	\$82.61
28	\$54.76	\$73.15	\$104.79	\$129.43	\$68.96	\$89.12
29	\$59.09	\$78.02	\$110.59	\$135.96	\$73.71	\$94.46
30	\$61.26	\$88.13	\$113.50	\$149.51	\$76.08	\$105.55
31	\$64.50	\$91.95	\$117.85	\$154.62	\$79.64	\$109.74
32	\$67.75	\$95.76	\$122.20	\$159.74	\$83.21	\$113.92

Bi-weekly payroll deductions PER ADDITIONAL DEPENDENT						
Age	HMO Silver Proactive		HMO Gold Proactive		PPO Silver Secure	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
1	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
2	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
3	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
4	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
5	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
6	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
7	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
8	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
9	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
10	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
11	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
12	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
13	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
14	\$103.50	\$103.50	\$138.72	\$138.72	\$113.50	\$113.50
15	\$112.70	\$112.70	\$151.04	\$151.04	\$123.59	\$123.59
16	\$116.22	\$116.22	\$155.76	\$155.76	\$127.44	\$127.44
17	\$119.74	\$119.74	\$160.47	\$160.47	\$131.30	\$131.30
18	\$123.53	\$123.53	\$165.55	\$165.55	\$135.45	\$135.45
19	\$127.32	\$127.32	\$170.63	\$170.63	\$139.61	\$139.61
20	\$131.24	\$131.24	\$175.88	\$175.88	\$143.91	\$143.91
21	\$135.30	\$152.21	\$181.32	\$203.99	\$148.36	\$166.91
22	\$135.30	\$152.21	\$181.32	\$203.99	\$148.36	\$166.91
23	\$135.30	\$152.21	\$181.32	\$203.99	\$148.36	\$166.91
24	\$135.30	\$152.21	\$181.32	\$203.99	\$148.36	\$166.91
25	\$135.84	\$152.82	\$182.05	\$204.81	\$148.96	\$167.58
26	\$138.55	\$155.87	\$185.68	\$208.89	\$151.92	\$170.91
27	\$141.79	\$159.52	\$190.03	\$213.78	\$155.48	\$174.92
28	\$147.07	\$165.46	\$197.10	\$221.74	\$161.27	\$181.43
29	\$151.40	\$170.33	\$202.90	\$228.26	\$166.02	\$186.77
30	\$153.57	\$180.44	\$205.80	\$241.82	\$168.39	\$197.86
31	\$156.81	\$184.26	\$210.16	\$246.93	\$171.95	\$202.04
32	\$160.06	\$188.07	\$214.51	\$252.05	\$175.51	\$206.22

33	\$351.19	\$412.65	\$470.66	\$553.02	\$385.10	\$452.49	33	\$69.78	\$98.15	\$124.92	\$162.93	\$85.43	\$116.53	33	\$162.09	\$190.45	\$217.23	\$255.24	\$177.74	\$208.84
34	\$355.88	\$418.16	\$476.94	\$560.41	\$390.24	\$458.53	34	\$71.94	\$100.69	\$127.82	\$166.34	\$87.80	\$119.32	34	\$164.25	\$193.00	\$220.13	\$258.65	\$180.11	\$211.63
35	\$358.23	\$420.92	\$480.09	\$564.10	\$392.81	\$461.55	35	\$73.03	\$101.96	\$129.27	\$168.05	\$88.99	\$120.72	35	\$165.34	\$194.27	\$221.58	\$260.35	\$181.30	\$213.02
36	\$360.57	\$423.68	\$483.23	\$567.80	\$395.38	\$464.58	36	\$74.11	\$103.24	\$130.72	\$169.75	\$90.18	\$122.11	36	\$166.42	\$195.54	\$223.03	\$262.06	\$182.48	\$214.42
37	\$362.92	\$426.43	\$486.37	\$571.49	\$397.96	\$467.60	37	\$75.19	\$104.51	\$132.17	\$171.46	\$91.37	\$123.51	37	\$167.50	\$196.81	\$224.48	\$263.76	\$183.67	\$215.82
38	\$365.26	\$429.19	\$489.52	\$575.18	\$400.53	\$470.62	38	\$76.27	\$105.78	\$133.62	\$173.16	\$92.55	\$124.90	38	\$168.58	\$198.09	\$225.93	\$265.47	\$184.86	\$217.21
39	\$369.96	\$434.70	\$495.80	\$582.57	\$405.67	\$476.66	39	\$78.44	\$108.32	\$136.52	\$176.57	\$94.92	\$127.69	39	\$170.75	\$200.63	\$228.83	\$268.88	\$187.23	\$220.00
40	\$374.65	\$458.94	\$502.09	\$615.06	\$410.81	\$503.25	40	\$80.61	\$119.51	\$139.43	\$191.57	\$97.30	\$139.96	40	\$172.92	\$211.82	\$231.73	\$283.87	\$189.60	\$232.27
41	\$381.68	\$467.56	\$511.52	\$626.61	\$418.53	\$512.70	41	\$83.85	\$123.49	\$143.78	\$196.90	\$100.86	\$144.32	41	\$176.16	\$215.80	\$236.09	\$289.20	\$193.17	\$236.63
42	\$388.42	\$475.82	\$520.55	\$637.68	\$425.92	\$521.75	42	\$86.96	\$127.30	\$147.95	\$202.01	\$104.27	\$148.50	42	\$179.27	\$219.61	\$240.25	\$294.31	\$196.58	\$240.81
43	\$397.80	\$487.31	\$533.12	\$653.08	\$436.21	\$534.35	43	\$91.29	\$132.60	\$153.75	\$209.11	\$109.02	\$154.32	43	\$183.60	\$224.91	\$246.06	\$301.42	\$201.33	\$246.62
44	\$409.53	\$501.67	\$548.84	\$672.33	\$449.07	\$550.11	44	\$96.71	\$139.23	\$161.00	\$218.00	\$114.96	\$161.59	44	\$189.01	\$231.54	\$253.31	\$310.31	\$207.26	\$253.90
45	\$423.31	\$518.55	\$567.30	\$694.95	\$464.17	\$568.61	45	\$103.07	\$147.02	\$169.52	\$228.44	\$121.92	\$170.13	45	\$195.37	\$239.33	\$261.83	\$320.75	\$214.23	\$262.44
46	\$439.73	\$538.66	\$589.31	\$721.90	\$482.18	\$590.66	46	\$110.64	\$156.30	\$179.68	\$240.88	\$130.24	\$180.30	46	\$202.95	\$248.61	\$271.99	\$333.18	\$222.54	\$272.61
47	\$458.19	\$561.29	\$614.06	\$752.22	\$502.43	\$615.47	47	\$119.16	\$166.75	\$191.10	\$254.87	\$139.58	\$191.76	47	\$211.47	\$259.06	\$283.41	\$347.18	\$231.89	\$284.06
48	\$479.30	\$587.14	\$642.34	\$786.87	\$525.57	\$643.82	48	\$128.91	\$178.68	\$204.16	\$270.86	\$150.26	\$204.84	48	\$221.22	\$270.99	\$296.46	\$363.17	\$242.57	\$297.15
49	\$500.11	\$612.64	\$670.24	\$821.04	\$548.39	\$671.78	49	\$138.51	\$190.45	\$217.03	\$286.63	\$160.80	\$217.74	49	\$230.82	\$282.76	\$309.34	\$378.94	\$253.10	\$310.05
50	\$523.57	\$719.90	\$701.67	\$964.79	\$574.11	\$789.40	50	\$149.34	\$239.95	\$231.54	\$352.98	\$172.67	\$272.03	50	\$241.65	\$332.26	\$323.85	\$445.29	\$264.97	\$364.34
51	\$546.72	\$751.75	\$732.70	\$1,007.47	\$599.50	\$824.32	51	\$160.02	\$254.65	\$245.86	\$372.68	\$184.38	\$288.15	51	\$252.33	\$346.96	\$338.17	\$464.99	\$276.69	\$380.46
52	\$572.23	\$786.81	\$766.88	\$1,054.46	\$627.47	\$862.77	52	\$171.80	\$270.84	\$261.64	\$394.37	\$197.29	\$305.89	52	\$264.11	\$363.14	\$353.94	\$486.67	\$289.60	\$398.20
53	\$598.03	\$822.29	\$801.45	\$1,102.00	\$655.76	\$901.67	53	\$183.71	\$287.21	\$277.59	\$416.31	\$210.35	\$323.85	53	\$276.01	\$379.52	\$369.90	\$508.62	\$302.66	\$416.16
54	\$625.88	\$860.58	\$838.78	\$1,153.32	\$686.30	\$943.66	54	\$196.56	\$304.88	\$294.82	\$439.99	\$224.45	\$343.23	54	\$288.87	\$397.19	\$387.13	\$532.30	\$316.75	\$435.54
55	\$653.72	\$898.87	\$876.10	\$1,204.64	\$716.83	\$985.65	55	\$209.41	\$322.56	\$312.05	\$463.68	\$238.54	\$362.61	55	\$301.72	\$414.86	\$404.35	\$555.99	\$330.84	\$454.92
56	\$683.92	\$940.39	\$916.57	\$1,260.28	\$749.94	\$1,031.17	56	\$223.35	\$341.72	\$330.72	\$489.36	\$253.82	\$383.62	56	\$315.66	\$434.03	\$423.03	\$581.67	\$346.13	\$475.92
57	\$714.41	\$982.31	\$957.42	\$1,316.46	\$783.37	\$1,077.14	57	\$237.42	\$361.07	\$349.58	\$515.29	\$269.25	\$404.83	57	\$329.73	\$453.37	\$441.89	\$607.60	\$361.56	\$497.14
58	\$746.95	\$1,027.05	\$1,001.03	\$1,376.42	\$819.05	\$1,126.20	58	\$252.44	\$381.72	\$369.71	\$542.96	\$285.72	\$427.48	58	\$344.75	\$474.02	\$462.01	\$635.27	\$378.02	\$519.78
59	\$763.07	\$1,049.22	\$1,022.64	\$1,406.13	\$836.73	\$1,150.51	59	\$259.88	\$391.95	\$379.68	\$556.68	\$293.88	\$438.70	59	\$352.19	\$484.26	\$471.99	\$648.98	\$386.18	\$531.00
60	\$795.61	\$1,093.96	\$1,066.25	\$1,466.09	\$872.42	\$1,199.57	60	\$274.90	\$412.60	\$399.81	\$584.35	\$310.35	\$461.34	60	\$367.20	\$504.90	\$492.12	\$676.66	\$402.66	\$553.65
61	\$823.75	\$1,132.66	\$1,103.96	\$1,517.95	\$903.27	\$1,242.00	61	\$287.88	\$430.46	\$417.21	\$608.28	\$324.59	\$480.92	61	\$380.19	\$522.77	\$509.52	\$700.59	\$416.89	\$573.23
62	\$842.22	\$1,158.05	\$1,128.72	\$1,551.98	\$923.53	\$1,269.85	62	\$296.41	\$442.18	\$428.64	\$623.99	\$333.94	\$493.78	62	\$388.72	\$534.48	\$520.95	\$716.30	\$426.24	\$586.08
63	\$865.38	\$1,189.90	\$1,159.75	\$1,594.66	\$948.92	\$1,304.77	63	\$307.10	\$456.88	\$442.96	\$643.69	\$345.66	\$509.89	63	\$399.41	\$549.18	\$535.27	\$736.00	\$437.96	\$602.20
64	\$879.45	\$1,209.24	\$1,178.61	\$1,620.59	\$964.35	\$1,325.98	64	\$313.59	\$465.80	\$451.67	\$655.66	\$352.78	\$519.68	64	\$405.90	\$558.11	\$543.97	\$747.96	\$445.08	\$611.99
65	\$879.45	\$1,209.24	\$1,178.61	\$1,620.59	\$964.35	\$1,325.98	65	\$313.59	\$465.80	\$451.67	\$655.66	\$352.78	\$519.68	65	\$405.90	\$558.11	\$543.97	\$747.96	\$445.08	\$611.99