



**HARVARD HUMAN RESOURCES**  
Benefits

**2022 Monthly COBRA Rates for Nonunion & Global**

Plan Name	Individual	Individual + Spouse/Domestic Partner	Individual + Child(ren)	Family
HUGHP HMO	\$718.08	\$1,844.16	\$1,785.00	\$1,983.90
HUGHP POS	\$758.88	\$1,946.16	\$1,883.94	\$2,095.08
HUGHP POS Plus	\$774.18	\$1,987.98	\$1,923.72	\$2,139.96
BCBSMA HMO	\$739.50	\$1,900.26	\$1,839.06	\$2,043.06
BCBSMA POS	\$780.30	\$2,002.26	\$1,938.00	\$2,154.24
BCBSMA HDHP	\$678.30	\$1,745.22	\$1,689.12	\$1,877.82
BCBSMA POS Plus	\$796.62	\$2,043.06	\$1,976.76	\$2,199.12
BCBSMA PPO	\$780.30	\$2,002.26	\$1,938.00	\$2,154.24
BCBSMA PPO Plus	\$796.62	\$2,043.06	\$1,976.76	\$2,199.12
Global Plan	\$634.67	\$1,793.18	\$1,507.02	\$2,698.56
Delta Dental	\$52.02	\$132.60	\$128.52	\$142.80
EyeMed Vision	\$6.15	\$15.01	\$13.97	\$17.42

**2022 Layoff and COBRA Rates for Nonunion**  
(Layoff rates during first 12 months, COBRA rate thereafter)

Individual Coverage	Layoff Rates Based on salary tier				COBRA Rates 102%
	<\$60k	\$60K - \$79,999	\$80k – \$99,999	\$100k and above	
HUGHP HMO	\$133.50	\$154.50	\$237.00	\$304.50	\$718.08
HUGHP POS	\$193.50	\$214.50	\$297.00	\$364.50	\$758.88
HUGHP POS Plus	\$216.00	\$237.00	\$319.50	\$387.00	\$774.18
BCBSMA HMO	\$165.00	\$186.00	\$268.50	\$336.00	\$739.50
BCBSMA POS	\$225.00	\$246.00	\$328.50	\$396.00	\$780.30
BCBSMA HDHP	\$75.00	\$96.00	\$178.50	\$246.00	\$678.30
BCBSMA POS Plus	\$249.00	\$270.00	\$352.50	\$420.00	\$796.62
BCBSMA PPO	\$225.00	\$246.00	\$328.50	\$396.00	\$780.30
BCBSMA PPO Plus	\$249.00	\$270.00	\$352.50	\$420.00	\$796.62
Delta Dental	\$28.50	\$28.50	\$28.50	\$28.50	\$52.02
EyeMed Vision	\$6.03	\$6.03	\$6.03	\$6.03	\$6.15

Individual + Spouse/Domestic Partner	Layoff Rates Based on salary tier				COBRA Rates 102%
	<\$60k	\$60K - \$79,999	\$80k – \$99,999	\$100k and above	
HUGHP HMO	\$343.50	\$399.00	\$610.50	\$781.50	\$1,844.16
HUGHP POS	\$493.50	\$549.00	\$760.50	\$931.50	\$1,946.16
HUGHP POS Plus	\$555.00	\$610.50	\$822.00	\$993.00	\$1,987.98
BCBSMA HMO	\$426.00	\$481.50	\$693.00	\$864.00	\$1,900.26
BCBSMA POS	\$576.00	\$631.50	\$843.00	\$1,014.00	\$2,002.26
BCBSMA HDHP	\$198.00	\$253.50	\$465.00	\$636.00	\$1,745.22
BCBSMA POS Plus	\$636.00	\$691.50	\$903.00	\$1,074.00	\$2,043.06
BCBSMA PPO	\$576.00	\$631.50	\$843.00	\$1,014.00	\$2,002.26
BCBSMA PPO Plus	\$636.00	\$691.50	\$903.00	\$1,074.00	\$2,043.06
Delta Dental	\$75.00	\$75.00	\$75.00	\$75.00	\$132.60
EyeMed Vision	\$14.72	\$14.72	\$14.72	\$14.72	\$15.01

**2022 Layoff and COBRA Rates for Nonunion**  
(Layoff rates during first 12 months, COBRA rate thereafter)

Individual + Child(ren)	Layoff Rates				COBRA Rates 102%
	Based on salary tier				
	<\$60k	\$60K - \$79,999	\$80k – \$99,999	\$100k and above	
HUGHP HMO	\$333.00	\$385.50	\$591.00	\$756.00	\$1,785.00
HUGHP POS	\$478.50	\$531.00	\$736.50	\$901.50	\$1,883.94
HUGHP POS Plus	\$537.00	\$589.50	\$795.00	\$960.00	\$1,923.72
BCBSMA HMO	\$412.50	\$465.00	\$670.50	\$835.50	\$1,839.06
BCBSMA POS	\$558.00	\$610.50	\$816.00	\$981.00	\$1,938.00
BCBSMA HDHP	\$192.00	\$244.50	\$450.00	\$615.00	\$1,689.12
BCBSMA POS Plus	\$615.00	\$667.50	\$873.00	\$1,038.00	\$1,976.76
BCBSMA PPO	\$558.00	\$610.50	\$816.00	\$981.00	\$1,938.00
BCBSMA PPO Plus	\$615.00	\$667.50	\$873.00	\$1,038.00	\$1,976.76
Delta Dental	\$72.00	\$72.00	\$72.00	\$72.00	\$128.52
EyeMed Vision	\$13.70	\$13.70	\$13.70	\$13.70	\$13.97

Family Coverage	Layoff Rates				COBRA Rates 102%
	Based on salary tier				
	<\$60k	\$60K - \$79,999	\$80k – \$99,999	\$100k and above	
HUGHP HMO	\$370.50	\$429.00	\$657.00	\$841.50	\$1,983.90
HUGHP POS	\$534.00	\$592.50	\$820.50	\$1,005.00	\$2,095.08
HUGHP POS Plus	\$600.00	\$658.50	\$886.50	\$1,071.00	\$2,139.96
BCBSMA HMO	\$457.50	\$516.00	\$744.00	\$928.50	\$2,043.06
BCBSMA POS	\$621.00	\$679.50	\$907.50	\$1,092.00	\$2,154.24
BCBSMA HDHP	\$214.50	\$273.00	\$501.00	\$685.50	\$1,877.82
BCBSMA POS Plus	\$687.00	\$745.50	\$973.50	\$1,158.00	\$2,199.12
BCBSMA PPO	\$621.00	\$679.50	\$907.50	\$1,092.00	\$2,154.24
BCBSMA PPO Plus	\$687.00	\$745.50	\$973.50	\$1,158.00	\$2,199.12
Delta Dental	\$79.50	\$79.50	\$79.50	\$79.50	\$142.80
EyeMed Vision	\$17.08	\$17.08	\$17.08	\$17.08	\$17.42

## 2022 Survivor and COBRA Rates for Nonunion

(Employee rates during first 9 months, COBRA rates for remaining 27 months)

Individual Coverage	Employee Rates Based on salary tier				COBRA Rates 102%
	<\$60k	\$60K - \$79,999	\$80k – \$99,999	\$100k and above	
HUGHP HMO	\$89	\$103	\$158	\$203	\$718.08
HUGHP POS	\$129	\$143	\$198	\$243	\$758.88
HUGHP POS Plus	\$144	\$158	\$213	\$258	\$774.18
BCBSMA HMO	\$110	\$124	\$179	\$224	\$739.50
BCBSMA POS	\$150	\$164	\$219	\$264	\$780.30
BCBSMA HDHP	\$50	\$64	\$119	\$164	\$678.30
BCBSMA POS Plus	\$166	\$180	\$235	\$280	\$796.62
BCBSMA PPO	\$150	\$164	\$219	\$264	\$780.30
BCBSMA PPO Plus	\$166	\$180	\$235	\$280	\$796.62
Delta Dental	\$19	\$19	\$19	\$19	\$52.02
EyeMed Vision	\$6.03	\$6.03	\$6.03	\$6.03	\$6.15

Individual + Spouse/Domestic Partner	Employee Rates Based on salary tier				COBRA Rates 102%
	<\$60k	\$60K - \$79,999	\$80k – \$99,999	\$100k and above	
HUGHP HMO	\$229	\$266	\$4007	\$521	\$1,844.16
HUGHP POS	\$329	\$366	\$507	\$621	\$1,946.16
HUGHP POS Plus	\$370	\$407	\$548	\$662	\$1,987.98
BCBSMA HMO	\$284	\$321	\$462	\$576	\$1,900.26
BCBSMA POS	\$384	\$421	\$562	\$676	\$2,002.26
BCBSMA HDHP	\$132	\$169	\$310	\$424	\$1,745.22
BCBSMA POS Plus	\$424	\$461	\$602	\$716	\$2,043.06
BCBSMA PPO	\$384	\$421	\$562	\$676	\$2,002.26
BCBSMA PPO Plus	\$424	\$461	\$602	\$716	\$2,043.06
Delta Dental	\$50	\$50	\$50	\$50	\$132.60
EyeMed Vision	\$14.72	\$14.72	\$14.72	\$14.72	\$15.01

## 2022 Survivor and COBRA Rates for Nonunion

(Employee rates during first 9 months, COBRA rates for remaining 27 months)

Individual + Child(ren)	Employee Rates Based on salary tier				COBRA Rates 102%
	<\$60k	\$60K - \$79,999	\$80k – \$99,999	\$100k and above	
HUGHP HMO	\$222	\$257	\$394	\$504	\$1,785.00
HUGHP POS	\$319	\$354	\$491	\$601	\$1,883.94
HUGHP POS Plus	\$358	\$393	\$530	\$640	\$1,923.72
BCBSMA HMO	\$275	\$310	\$447	\$557	\$1,839.06
BCBSMA POS	\$372	\$407	\$544	\$654	\$1,938.00
BCBSMA HDHP	\$128	\$163	\$300	\$410	\$1,689.12
BCBSMA POS Plus	\$410	\$445	\$582	\$692	\$1,976.76
BCBSMA PPO	\$372	\$407	\$544	\$654	\$1,938.00
BCBSMA PPO Plus	\$410	\$445	\$582	\$692	\$1,976.76
Delta Dental	\$48	\$48	\$48	\$48	\$128.52
EyeMed Vision	\$13.70	\$13.70	\$13.70	\$13.70	\$13.97

Family Coverage	Employee Rates Based on salary tier				COBRA Rates 102%
	<\$60k	\$60K - \$79,999	\$80k – \$99,999	\$100k and above	
HUGHP HMO	\$247	\$286	\$438	\$561	\$1,983.90
HUGHP POS	\$356	\$395	\$547	\$670	\$2,095.08
HUGHP POS Plus	\$400	\$439	\$591	\$714	\$2,139.96
BCBSMA HMO	\$305	\$344	\$496	\$617	\$2,043.06
BCBSMA POS	\$414	\$453	\$605	\$728	\$2,154.24
BCBSMA HDHP	\$143	\$182	\$334	\$457	\$1,877.82
BCBSMA POS Plus	\$458	\$497	\$649	\$772	\$2,199.12
BCBSMA PPO	\$414	\$453	\$605	\$728	\$2,154.24
BCBSMA PPO Plus	\$458	\$497	\$649	\$772	\$2,199.12
Delta Dental	\$53	\$53	\$53	\$53	\$142.80
EyeMed Vision	\$17.08	\$17.08	\$17.08	\$17.08	\$17.42