

Determining Your Medical Plan Rate

When you enroll in a Gallagher medical plan, you pay for it throughout the year via automatic deductions from your biweekly paycheck. We call this amount your medical plan rate. That rate is the total of three distinct components. In addition to a base rate, Gallagher offers you opportunities to reduce your rate by making healthy lifestyle choices.

Note: This guide is specific to Blue Cross Blue Shield of Illinois medical plans.



Gallagher's medical plan rate structure



Your Base Rate is the amount you pay to purchase coverage through payroll deduction*. Base Rate is determined by the 1) plan and coverage level you select, and 2) the earnings tier applicable to your enrollment.

During annual enrollment or another qualifying life event, choose a plan that fits your wallet and lifestyle.

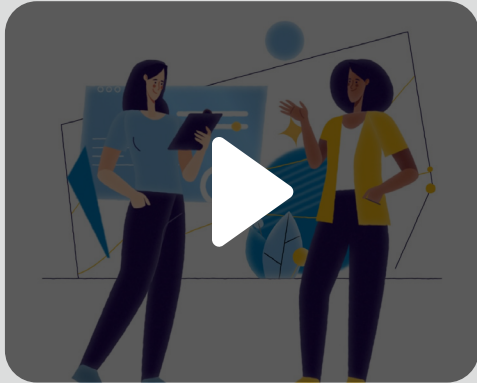
*Paycheck cost is important, but you should also consider cost components within the plan - deductibles, coinsurance levels, etc. - when choosing a medical plan.

The first opportunity to impact your medical plan rate is by building healthy habits to earn a quarterly Wellbeing Credit that appears as a discount on your paycheck. You can earn this by participating in our wellbeing program, Gallagher Thrive.

Explore program content to earn points each quarter. Achieving level 3 in the quarterly points program entitles you to the Wellbeing Credit for the following quarter.

The other opportunity to reduce cost through healthy lifestyle habits is to avoid tobacco use. A Tobacco Surcharge is added to the Base Rate for those employees who test positive for cotinine (a metabolic by-product of tobacco use) or who choose not to participate in the company's tobacco surcharge determination process.

Employees have an ability to reverse and refund the tobacco surcharge by participating in one of two tobacco cessation-related alternative activities before Nov. 30th.



Need more clarity?

Click here to watch a short video that visually demonstrates how these three components impact your final medical plan rate.

How it works

Wellbeing credit:



Tobacco surcharge:

