

WCUUSD

HEALTH AND DENTAL RATES – EFFECTIVE 01-01-2023

HEALTH INSURANCE RATES AT 1.0 FTE

Cost per pay period (withheld 2 times per month)

Teachers, ESP and Non-Barqaining at 1.0 FTE

	<u>Gold CDHP</u>	<u>Platinum</u>	<u>Gold</u>	<u>Silver CDHP</u>
Family	\$232.07	\$385.36	\$356.24	\$220.71
2 Person	\$157.34	\$299.33	\$278.18	\$155.12
Parent & Child(ren)	\$129.52	\$258.35	\$241.31	\$130.74
Single	\$ 83.78	\$129.23	\$118.66	\$ 77.56

Rates for Gold CDHP and Silver CDHP are 20% of the BCBS premium for all employees.

Rates for Platinum and Gold – Employer pays 80% of the BCBS premium for Gold CDHP and the employee pays the remainder.

HRA Benefit

Teacher / Licensed (employees whose befits follow the Teacher Agreement – refer to individual contract)

Single Coverage – Employer pay first \$1,900 in out of pocket costs

Employee pays remaining out of pocket costs: Gold CDHP \$600 / Platinum \$900 / Gold \$1,200 / Silver CDHP \$2,100

All Other Tiers of Coverage – Employer pays first \$4,000 in out of pocket costs

Employee pays remaining out of pocket costs: Gold CDHP \$1,000 / Platinum \$1,600 / Gold \$2,200 / Silver CDHP \$4,000

ESP / Non-Licensed (benefits follow WESP Agreement – refer to individual contract)

Single Coverage – Employer pay first \$2,200 in out of pocket costs

Employee pays remaining out of pocket costs: Gold CDHP \$300 / Platinum \$600 / Gold \$900 / Silver CDHP \$1,800

All Other Tiers of Coverage – Employer pays first \$4,400 in out of pocket costs

Employee pays remaining out of pocket costs: Gold CDHP \$600 / Platinum \$1,200 / Gold \$1,800 / Silver CDHP \$3,600

Cash in Lieu of Health (BCBS Opt-Out)

\$134.62 paid per pay period

Must provide proof of qualified group health insurance coverage.

Coverage cannot be an individual plan, ie: VT Health Connect.

Coverage cannot be through another public school in Vermont.

DENTAL INSURANCE RATES AT 1.0 FTE

Cost per pay period (2 times per month)

Family	\$40.00	
2 Person	\$22.00	
Single	\$ 0.00	District pays for 1.0 single coverage