

School	Insurance Carrier	Board % FT	Employee % FT	Health Benefits	PLANS	Board % FT	Employee % FT	PLANS	VISION	LIFE	IN-LIEU OF	TUITION REIMB	FSA	HEALTH SAVINGS ACCOUNT	TSA	OTHER BENEFITS	PATERNITY/ADOPTION TIME OFF
Madeira City Schools	GCIC Consortium	85%	15%	NO	SINGLE/FAMILY	100%	0%	SINGLE/FAMILY	NO	100% BOARD	NO	PENDING	YES	NO	YES+5>		NO
Cincinnati Public Schools	Humana HMO, COS PPO	Income based contribution rate. Employee contributions increased slightly in 2006.	Income based contribution rate. Employee contributions increased slightly in 2006.	YES-Employee pays premium to cover spouse that could be covered under their own employment	SINGLE/E+1/FAMILY	Income based contribution rate. Employee contributions increased slightly in 2006.	Income based contribution rate. Employee contributions increased slightly in 2006.	SINGLE/E+1/FAMILY	YES-NO DETAILS	100% BOARD	F-\$1200 S\$600	NO INFORMATION IN CONTRACT	NO	MEDICAL REIMBURSEMENT ACCT. PD.BY BOARD.	YES-NO DETAILS AVAILABLE	1-EMPLOYEE CHILDREN ALLOWED TUITION FREE 2-\$2000 ADOPTION ASSISTANCE	Up to 30 days of paid sick time is available for either case
Deer Park City Schools	GCIC Consortium	90%	10%	NO	SINGLE/FAMILY	75%	25%	SINGLE/FAMILY	NO	100% BOARD	NO	\$100/SHRS MAX 6 \$67/QHRS MAX 9	YES	NO	YES+5	EMPLOYEE CHILDREN ALLOWED TUITION FREE	ALLOWED WITHOUT PAY
Fairfield City Schools	BCHP	90%	10%	NO	SINGLE/E+1/FAMILY	100%	0%	SINGLE/E+1/FAM	NO	100% BOARD	\$500	TOTAL \$ CAP \$200/SHRS MAX 10 \$133/QHRS MAX 15	YES	NO	YES-1%		5 PAID SICK DAYS ALLOWED
Finneytown Local Schools	GCIC Consortium	85%	15%	YES	SINGLE/FAMILY	85%	15%	SINGLE/FAMILY	NO	100% BOARD	NO	\$20,000 CAP \$200/SHRS MAX 9 \$120 QHRS MAX 15	NO	NO	YES+5>	EMPLOYEE CHILDREN ALLOWED TUITION FREE	ALLOWED WITHOUT PAY
Forest Hills Schools	Humana	year 1- 89% year 2 - 88% year 3- 87%	year 1 -11% year 2- 12% year 3- 13%	YES	SINGLE/E+1/FAMILY	100%	0%	SINGLE/E+1/FAMILY	NO	100% BOARD	NO	\$30,000 CAP \$250/SHRS MAX 6 MAX 9QHRS	YES	NO	YES		ALLOWED WITHOUT PAY
Hamilton City Schools	BCHP	S-95% <10/25/2005 S-90% >10/25/2005 F/E+1-90%	S-5%<10/25/2005 S-10%>10/25/2005 F/E+1-90%	YES	SINGLE/E+1/FAMILY	S-92% E+1/F-57.5%	S-8% E+1/F-42.5%	SINGLE/E+1/FAMILY	BOARD PAY S-90% BOARD PAYS F-65%	100% BOARD	\$500	NO CAP \$135/SHRS MAX 6 \$90/QHRS MAX 9	NO	NO	YES+10>	EMPLOYEE CHILDREN ALLOWED TUITION FREE	ALLOWED WITHOUT PAY
Hamilton County ESC	GCIC Consortium	80%	20%	YES	SINGLE/FAMILY	100%	0%	SINGLE/FAMILY	NO	100% BOARD	NO	NO	YES	NO	YES+10>		ALLOWED WITHOUT PAY
Indian Hill Expt Village Schools	Anthem HMO & PPO	HMO/PPO 90% PREMIUM>16% INCREASE IN EMPLOYEE COST	HMO 10% PPO-HMO PREMIUM-BD.PAY	NO	SINGLE/E+1/FAMILY	100%	0%	SINGLE/FAMILY	NO	100% BOARD	\$1,000	\$COST OR XAVIER RATE MAX 4 SHRS	YES	NO	YES+5>		ALLOWED WITHOUT PAY
Kings Local Schools	No specific plan listed	85%	15%	NO	SINGLE/FAMILY	100%	0%	SINGLE/FAMILY	\$180 BOARD MAX SINGLE OR FAMILY PLAN	100% BOARD	NO	YES-PRORATED PARTIAL REIMB. UP TO ACTUAL COST OF 4 SEM.HRS OR 6 QTR HRS	YES	NO	YES+10>		SICK LEAVE ALLOWED
Lakota Local Schools	BCHP	90%	10%	YES	SINGLE/E+1/FAMILY	100%	0%	SINGLE/E+1/FAM	NO	100% BOARD	NO	\$ CAP . UP TO 1/2 TUITION 6 SEM.HRS OR 9 QTR HRS	YES	NO	YES+15>		SICK LEAVE ALLOWED
Lebanon City Schools	No specific plan listed	80%	20%	YES	SINGLE	90%	10%	SINGLE	NO	100% BOARD	NO	\$48,000 CAP \$400 per year+remaining CAP proration	YES	NO	YES+7>		ALLOWED WITHOUT PAY
Lockland City Schools	GCIC Consortium	90%	10%	NO	SINGLE/FAMILY	80%	20%	SINGLE/FAMILY	NO	100% BOARD	F-\$4000 S-\$2000	\$15,000 CAP \$180/SHRS MAX 4 \$120/QHRS MAX 6	YES	NO			ALLOWED WITHOUT PAY
Loveland City Schools	GCIC Consortium	85%	15%	YES	SINGLE/FAMILY	100%	0%	SINGLE/FAMILY	NO	100% BOARD	\$500	100% MAX 9 SHRS	YES	NO	YES+5	GRANDFATHERED EMPLOYEES ALLOWED TUITION FREE NON-RES. CHILDREN	YES-PATERNITY/ ADOPTION SICK LEAVE 2 WEEKS, UNPAID FMLA AFTER
Mariemont City Schools	GCIC Consortium	90%	10%	NO	SINGLE/FAMILY	90%	10%	SINGLE/FAMILY	NO	100% BOARD	NO	\$200 SHRS MAX 8	NO	NO	YES+1>		ALLOWED UP TO 6 WKS PAID LEAVE
Mason City Schools	No specific plan listed	88%	12%	YES	SINGLE/FAMILY	100%	0%	SINGLE/FAMILY	100%	100% BOARD	NO	\$60,000 CAP 9 SHRS 13.5 QHRS	YES	NO	NO INFORMATION	EMPLOYEE CHILDREN ALLOWED TUITION FREE	YES-PATERNITY UP TO 10 DAYS
Milford Exempted Village Schools	No specific plan listed	90% + 90% PREM.+ UP TO 30% INCREASE	10%+	YES	SINGLE/FAMILY	90%	10%	SINGLE/FAMILY	NO	100% BOARD	NO	\$60,000 CAP 6 SHRS MAX 9 QHRS	NO	NO	YES-20 ANNUITY COMP.	EMPLOYEE CHILDREN ALLOWED TUITION FREE	ALLOWED WITHOUT PAY
Mt. Healthy City Schools	GCIC Consortium	90%	10%	NO	SINGLE/FAMILY	100%	0%	SINGLE/FAMILY	NO	100% BOARD	NO	NO	YES	NO	YES		ALLOWED WITHOUT PAY
New Richmond Exempted Schools	Clermont Cnty Health Consortium	92.5%	7.5%	YES	SINGLE/FAMILY	92.50%	7.50%	SINGLE/FAMILY	NO	100% BOARD	F-\$1200 S \$600	\$ CAP \$100/SHRS MAX 9 \$75/QHRS MAX 12	YES	NO	YES	EMPLOYEE CHILDREN ALLOWED TUITION FREE	ALLOWED WITHOUT PAY
Norwood City Schools	No specific plan listed	90%	10%	YES	SINGLE/FAMILY	100%	0%	SINGLE/FAMILY	NO	100% BOARD	\$1,000	NO INFORMATION AVAILABLE	YES	NO	YES+5		ALLOWED WITHOUT PAY
Northwest Local Schools	ANTHEM BC/BS	85%	15%	NO	SINGLE/FAMILY	100%	0%	SINGLE/FAMILY	NO	100% BOARD	NO	NO INFORMATION AVAILABLE	YES	NO	YES		ALLOWED WITHOUT PAY
North College Hill City	GCIC Consortium	92%	8%	NO	SINGLE/FAMILY	100%	0%	SINGLE/FAMILY	NO	100% BOARD	NO	\$75/SHRS MAX 9 \$50/QHRS MAX 15	YES	NO	YES+5>		ALLOWED WITHOUT PAY
Oak Hills Local Schools	No specific plan listed	74%	26%	NO	SINGLE/E+1/FAMILY	F-84% S- 82%	F-16% S-18%	SINGLE/E+1/FAMILY	NO	100% BOARD	NO	NO	YES	NO	YES +5>		ALLOWED WITHOUT PAY
Princeton City Schools	ChoiceCare or equivalent	84%	16%	YES	SINGLE/FAMILY	83%	17%	SINGLE/FAMILY	NO	100% BOARD	NO	50% reimbursement MAX 6 SHRS	YES	NO			ALLOWED WITHOUT PAY

Reading Community Schools	GCIC Consortium	87.5% FT 06-07 85 %FT 07-08	12.5% - 06-07 15% 07-08	NO	SINGLE/FAMILY	100%	0%	SINGLE/FAMILY	NO	100% BOARD	NO	\$1,500 max	NO	NO	YES		ALLOWED WITHOUT PA'
Ross Local Schools	BCHP	90%	10%	YES	SINGLE/E+1/FAMILY	100%	0%	SINGLE/E+1/FAMILY	NO	100% BOARD	\$1000FT/\$500 PT	Max 50% of members tuition cost. Money from pool based on salary schedule	YES	NO	YES		ALLOWED WITHOUT PA'
St. Bernard-Elmwood City Schools	GCIC Consortium	90%	10%	NO	SINGLE/FAMILY	100%	0%	SINGLE/FAMILY	YES	100% BOARD	F-\$1200 S-\$600	\$75/SHRS MAX 9 \$50/QHRS MAX 15 MAX \$600/YR	YES	NO	YES		ALLOWED WITHOUT PA'
Southwest Local Schools	No specific plan listed	F-90% S-95% PREM.INCREASE < 10%	F-10% S-5% PREM.INCREASE>10%	NO	2 PLANS;3 OPTIONS	100%	0%		NO	100% BOARD	NO	NO	YES	NO	YES		ADOPTION-15 DAYS SICK LEAVE AND UNPAID LEAVE
Sycamore Community Schools	No specific plan listed	2006-Plan A 85% 2007 82.5 2008 80% Plan B 2006 90%, 2007 87.5% 2008 85% Board pays one month of plan B	Plan A 15% Plan B 10%	NO	SINGLE/FAMILY/E+1	90%	10%	SINGLE/E+1/FAMILY	NO	100% BOARD	FT-\$1000 PT \$500	\$80,000 CAP \$120/SHRS MAX 6	YES	NO	YES		ALLOWED WITHOUT PA'
Three Rivers Local Schools	GCIC Consortium	90%	10%	NO	SINGLE/FAMILY	90%	10%	SINGLE/FAMILY	NO	100% BOARD	NO	NO	NO	NO	NO		ALLOWED WITHOUT PA'
Winton Woods City Schools	Community Mutual	88%-FT Rate increases will result in a 1%increase for the employee for a 10% to 22% increase. 2% if the plan cost increases > than 22%	12% FT 40% PT	NO	SINGLE/E+1/FAMILY	100%	0%	1-SINGLE/FAMILY	NO	100% BOARD	NO	\$40,000 CAP DIVIDED EQUALLY Max 9 SHRS	YES		NO		ALLOWED WITHOUT PA'
Wyoming City Schools	GCIC Consortium	90% Rate increase will be incurred at a 90% rate by the board for the first 20% of the increase. 60% after that	10%	NO	SINGLE/FAMILY	90%	10%	1-SINGLE/FAMILY	NO	100% BOARD	NO	30%/SHRS during school yr. 60%/SHRS during summer MAX 9 SHRS 12 QHRS during YR	NONE	NONE	NONE		ALLOWED WITHOUT PA'