

ENCINITAS UNION SCHOOL DISTRICT
2023-2024 Benefits Selection Form as of October 1, 2023

Employee Name (Print) _____ Employee I.D. No. _____

Location: _____ % Assignment _____ Job Share Partner: _____

EUSD covers \$11,160 per year of your District-offered health and welfare benefits, which must include a medical plan. If you submit all the required documentation verifying enrollment in another qualifying group plan and are approved to waive medical coverage (waitlist may apply), the District will provide you with an annual Cash-in-Lieu amount of \$4,500.

DISTRICT CONTRIBUTION

\$930.00 per month 12-pay Full-Time Employee: (Annual \$11,160.00) \$1,014.54 per month 11-pay

MEDICAL: *all premiums are monthly*

Blue Shield ACCESS HMO Plan - 12-pay

- Employee Only \$969.41
- Employee + Spouse \$1,906.19
- Employee + Children \$1,688.53
- Employee + Family \$2,653.82

Blue Shield TRIO HMO Plan - 12-pay

- Employee Only \$842.25
- Employee + Spouse \$1,651.84
- Employee + Children \$1,463.73
- Employee + Family \$2,297.98

Blue Shield PPO Plan - 12-pay

- Employee Only \$1,413.15
- Employee + Spouse \$2,836.25
- Employee + Children \$2,520.93
- Employee + Family \$4,010.18

Blue Shield Tandem PPO Plan - 12-pay

- Employee Only \$1,328.36
- Employee + Spouse \$2,666.06
- Employee + Children \$2,369.67
- Employee + Family \$3,769.58

Kaiser Permanente HMO Plan – 12-pay

- Employee Only \$715.30
- Employee + Spouse \$1,414.19
- Employee + Children \$1,246.45
- Employee + Family \$1,959.32

Blue Shield ACCESS HMO Plan - 11-pay

- Employee Only \$1,057.54
- Employee + Spouse \$2,079.48
- Employee + Children \$1,842.03
- Employee + Family \$2,895.08

Blue Shield TRIO HMO Plan - 11-pay

- Employee Only \$918.82
- Employee + Spouse \$1,802.01
- Employee + Children \$1,596.80
- Employee + Family \$2,506.89

Blue Shield PPO Plan - 11-pay

- Employee Only \$1,541.62
- Employee + Spouse \$3,094.09
- Employee + Children \$2,750.11
- Employee + Family \$4,374.74

Blue Shield Tandem PPO Plan - 11-pay

- Employee Only \$1,449.12
- Employee + Spouse \$2,908.43
- Employee + Children \$2,585.09
- Employee + Family \$4,112.27

Kaiser Permanente HMO Plan – 11-pay

- Employee Only \$780.33
- Employee + Spouse \$1,542.75
- Employee + Children \$1,359.76
- Employee + Family \$2,137.44

VOLUNTARY PLANS:

Delta Dental PPO – 12-pay

- Employee Only \$53.16
- Employee + 1 \$108.81
- Employee + 2 or more \$157.57

Delta Care HMO – 12-pay

- Employee Only \$18.33
- Employee + 1 \$33.83
- Employee + 2 or more \$50.04

VISION SERVICE PLAN (VSP) - 12-pay

- Employee Only \$10.71
- Employee + 1 \$16.64
- Employee + 2 or more \$26.39

Delta Dental PPO - 11-pay

- Employee Only \$57.99
- Employee + 1 \$118.70
- Employee + 2 or more \$171.89

Delta Care HMO – 11-pay

- Employee Only \$20.00
- Employee + 1 \$36.91
- Employee + 2 or more \$54.59

VISION SERVICE PLAN (VSP) - 11-pay

- Employee Only \$11.68
- Employee + 1 \$18.15
- Employee + 2 or more \$28.79

LIFE INSURANCE \$50,000 (reduced at 65) - Premiums paid by the District

ALL PREMIUMS WILL BE PRE-TAXED UNDER THE 125C PLAN. Changes in the cafeteria plan elections can only be made at the end of the plan year, unless due to and consistent with a valid status change (e.g., change in legal marital status; change in number of dependents; termination or commencement of employment; change in work schedule; dependent satisfies or ceases to satisfy dependent eligibility requirements; change in residence or worksite and such other events as would permit a revocation or change of election under IRC 125 regulations). Participation in this plan will automatically cease upon termination of employment. FICA taxes are not paid on Section 125 salary reduction. Therefore, your social security benefits at retirement may be reduced. Execution of this benefit election/salary reduction agreement does not automatically institute insurance coverage; in most instances an application for insurance must be completed. Premiums charged for insurance coverage may be adjusted by the insurance carrier issuing the contract and "take-home" pay may be higher or lower depending on the selections made.