

2020-2021
INSURANCE BENEFITS
Employees working 36 – 40 hours per week

Important Notice: The open enrollment period for employees to make additions or changes to their insurance plans is from August 10th to September 10th. Changes made during open enrollment are effective October 1st.

For employees that regularly work 36 - 40 hours per week, the School District pays for single coverage for medical, vision, & dental benefits. In addition, the District pays 50% of dependent premiums for medical, vision & dental for eligible members of the Employee's family, *if coverage is elected*.

BLUE CROSS OF IDAHO Medical & Vision

St. Maries School District offers eligible employees the choice of two medical insurance plans: The N2 (copay) plan and the Blue Value \$500 Deductible / 90% Coinsurance plan.

Option 1: N2 Plan	Premium	District Pays	Employee Pays
Employee	\$718.95	\$718.95	\$ -0-
EE & Child	\$1,099.45	\$909.20	\$190.25
EE & Children	\$1,289.18	\$1,004.05	\$285.10
EE & Spouse	\$1,553.95	\$1,136.45	\$417.50
Family	\$1,813.55	\$1,266.25	\$547.30

Option 2: BV \$500 Ded 90% Coins	Premium	District Pays	Employee Pays
Employee	\$648.35	\$648.35	\$ -0-
EE & Child	\$991.40	\$819.88	\$171.52
EE & Children	\$1,163.15	\$905.75	\$257.40
EE & Spouse	\$1,400.85	\$1,024.60	\$376.25
Family	\$1,635.50	\$1,141.93	\$493.57

DENTAL INSURANCE

St. Maries School District offers eligible employees the choice of two dental insurance plans: Delta Dental of Idaho or Dental Blue Connect (formerly Willamette Dental).

Delta Dental	Premium	District Pays	Employee Pays
Employee	\$39.33	\$39.33	\$ -0-
EE & Child	\$75.38	\$57.36	\$18.02
EE & Children	\$111.17	\$75.26	\$35.91
EE & Spouse	\$78.65	\$59.00	\$19.65
Family	\$138.58	\$88.96	\$49.62

Dental Blue Connect (Willamette)	Premium	District Pays	Employee Pays
Employee	\$48.49	\$48.49	\$ -0-
EE & Child	\$106.91	\$77.70	\$29.21
EE & Children	\$156.56	\$102.53	\$54.03
EE & Spouse	\$106.91	\$77.70	\$29.21
Family	\$156.56	\$102.53	\$54.03

UNITED HERITAGE LIFE INSURANCE

St. Maries Joint School District provides a \$20,000 life insurance policy for all eligible employees. Additional coverage of \$2,500 can be added for spouse and dependents.

Coverage	Premium	District Pays	Employee Pays
Employee	\$3.90	\$3.90	\$ -0-
Spouse/Family	\$0.75	\$0.75	\$ -0-