

TEACHER

Full & Part-Time

SY 2024-2025

HEALTH INSURANCE BENEFIT RATES

First deduction = September 13, 2024

Based on 26 bi-weekly payroll deductions

	<u>Monthly Premium</u>	<u>Annual Premium</u>	<u>Annual Premium</u>	<u>District Share</u>	<u>Employee share</u>	<u>Employee Deductions</u>
		SY 24/25	SY 23/24	92%	8%	
Full Time 1.0						
<u>Anthem ChoicePlus</u>						
Single	928.27	11,139.24	10,351.32	10,248.10	891.14	34.27
Adult w Child(ren)	1,642.84	19,714.08	18,319.56	18,136.95	1,577.13	60.66
2 Adults	2,092.16	25,105.92	23,329.92	21,463.53	3,642.39	140.09
Family	2,546.44	30,557.28	28,395.60	26,123.95	4,433.33	170.51
<u>Anthem Standard</u>						
Single	1,002.42	12,029.04	11,178.00	10,248.10	1,780.94	68.50
Adult w Child(ren)	1,774.26	21,291.12	19,785.00	18,136.95	3,154.17	121.31
2 Adults	2,259.52	27,114.24	25,196.28	21,463.53	5,650.71	217.34
Family	2,750.16	33,001.92	30,667.32	26,123.95	6,877.97	264.54
.8 FTE (4 days)						
<u>Anthem ChoicePlus</u>						
Single	928.27	11,139.24	10,351.32	8,198.48	2,940.76	113.11
Adult w Child(ren)	1,642.84	19,714.08	18,319.56	14,509.56	5,204.52	200.17
2 Adults	2,092.16	25,105.92	23,329.92	17,170.82	7,935.10	305.20
Family	2,546.44	30,557.28	28,395.60	20,899.16	9,658.12	371.47
<u>Anthem Standard</u>						
Single	1,002.42	12,029.04	11,178.00	8,198.48	3,830.56	147.33
Adult w Child(ren)	1,774.26	21,291.12	19,785.00	14,509.56	6,781.56	260.83
2 Adults	2,259.52	27,114.24	25,196.28	17,170.82	9,943.42	382.44
Family	2,750.16	33,001.92	30,667.32	20,899.16	12,102.76	465.49
.7 FTE (3.5 days)						
<u>Anthem ChoicePlus</u>						
Single	928.27	11,139.24	10,351.32	7,173.67	3,965.57	152.52
Adult w Child(ren)	1,642.84	19,714.08	18,319.56	12,695.87	7,018.21	269.93
2 Adults	2,092.16	25,105.92	23,329.92	15,024.47	10,081.45	387.75
Family	2,546.44	30,557.28	28,395.60	18,286.77	12,270.51	471.94

<u>Anthem Standard</u>						
Single	1,002.42	12,029.04	11,178.00	7,173.67	4,855.37	186.74
Adult w Child(ren)	1,774.26	21,291.12	19,785.00	12,695.87	8,595.25	330.59
2 Adults	2,259.52	27,114.24	25,196.28	15,024.47	12,089.77	464.99
Family	2,750.16	33,001.92	30,667.32	18,286.77	14,715.15	565.97
.6 FTE (3 days)						
<u>Anthem ChoicePlus</u>						
Single	928.27	11,139.24	10,351.32	6,148.86	4,990.38	191.94
Adult w Child(ren)	1,642.84	19,714.08	18,319.56	10,882.17	8,831.91	339.69
2 Adults	2,092.16	25,105.92	23,329.92	12,878.12	12,227.80	470.30
Family	2,546.44	30,557.28	28,395.60	15,674.37	14,882.91	572.42
<u>Anthem Standard</u>						
Single	1,002.42	12,029.04	11,178.00	6,148.86	5,880.18	226.16
Adult w Child(ren)	1,774.26	21,291.12	19,785.00	10,882.17	10,408.95	400.34
2 Adults	2,259.52	27,114.24	25,196.28	12,878.12	14,236.12	547.54
Family	2,750.16	33,001.92	30,667.32	15,674.37	17,327.55	666.44
.5 FTE (2.5 days)						
<u>Anthem ChoicePlus</u>						
Single	928.27	11,139.24	10,351.32	5,124.05	6,015.19	231.35
Adult w Child(ren)	1,642.84	19,714.08	18,319.56	9,068.48	10,645.60	409.45
2 Adults	2,092.16	25,105.92	23,329.92	10,731.76	14,374.16	552.85
Family	2,546.44	30,557.28	28,395.60	13,061.98	17,495.30	672.90
<u>Anthem Standard</u>						
Single	1,002.42	12,029.04	11,178.00	5,124.05	6,904.99	265.58
Adult w Child(ren)	1,774.26	21,291.12	19,785.00	9,068.48	12,222.64	470.10
2 Adults	2,259.52	27,114.24	25,196.28	10,731.76	16,382.48	630.10
Family	2,750.16	33,001.92	30,667.32	13,061.98	19,939.94	766.92

DISTRICT AND EMPLOYEE SHARES ARE BASED ON THE CURRENT CONTRACT LANGUAGE

Rates are based on premiums for ChoicePlus option with the following formulas applied:

- Single - District pays 93% of the current premium
- Adult with Child(ren) - District pays 93% of the current premium
- 2 Adults - District pays 93% of the prior years premium
- Family - District pays 93% of the prior years premium

Domestic Partners

- pays 100% of the Single monthly premium*
- pays 100% of the Single monthly premium*

Standard Option - District pays 100% of the District Share of the ChoicePlus Option - the difference in cost is paid by the employee

TEACHER
SY 2024-2025

DENTAL BENEFIT RATE SHEET

First deduction = September 13, 2024
Based on 26 bi-weekly payroll deductions

MSMA Dental Insurance	<i>Plan A (with orthodontia)</i>		<i>Plan B (no orthodontia)</i>	
	<u>Monthly Premium</u>	<u>Annual Premium</u>	<u>Monthly Premium</u>	<u>Annual Premium</u>
Employee	40.29	483.48	40.29	483.48
2 Person	85.17	1,022.04	83.30	999.60
Family (3 persons or more)	136.44	1,637.28	127.86	1,534.32

	Monthly 2024 Rates*	Annual Rates	Annual District Share	Annual Employee Share	Employee Bi-Wkly Payroll Deduction
Full Time 1.0					
<i>Plan A (with orthodontia)</i>					
Single	40.29	483.48	483.48	0.00	0
2 Person	85.17	1,022.04	483.48	538.56	20.71
Family	136.44	1,637.28	483.48	1,153.80	44.38
<i>Plan B (no orthodontia)</i>					
Single	40.29	483.48	483.48	0.00	0
2 Person	83.30	999.60	483.48	516.12	19.85
Family	127.86	1,534.32	483.48	1,050.84	40.42
.8 FTE (4 days)					
<i>Plan A (with orthodontia)</i>					
Single	40.29	483.48	386.78	96.70	3.72
2 Person	85.17	1,022.04	386.78	635.26	24.43
Family	136.44	1,637.28	386.78	1,250.50	48.10
<i>Plan B (no orthodontia)</i>					
Single	40.29	483.48	386.78	96.70	3.72
2 Person	83.30	999.60	386.78	612.82	23.57
Family	127.86	1,534.32	386.78	1,147.54	44.14
.7 FTE (3.5 days)					
<i>Plan A (with orthodontia)</i>					
Single	40.29	483.48	338.44	145.04	5.58
2 Person	85.17	1,022.04	338.44	683.60	26.29
Family	136.44	1,637.28	338.44	1,298.84	49.96

<i>Plan B (no orthodontia)</i>					
Single	40.29	483.48	338.44	145.04	5.58
2 Person	83.30	999.60	338.44	661.16	25.43
Family	127.86	1,534.32	338.44	1,195.88	46.00
.6 FTE (3 days)					
<i>Plan A (with orthodontia)</i>					
Single	40.29	483.48	290.09	193.39	7.44
2 Person	85.17	1,022.04	290.09	731.95	28.15
Family	136.44	1,637.28	290.09	1,347.19	51.82
<i>Plan B (no orthodontia)</i>					
Single	40.29	483.48	290.09	193.39	7.44
2 Person	83.30	999.60	290.09	709.51	27.29
Family	127.86	1,534.32	290.09	1,244.23	47.86
.5 FTE (2.5 days)					
<i>Plan A (with orthodontia)</i>					
Single	40.29	483.48	241.74	241.74	9.30
2 Person	85.17	1,022.04	241.74	780.30	30.01
Family	136.44	1,637.28	241.74	1,395.54	53.67
<i>Plan B (no orthodontia)</i>					
Single	40.29	483.48	241.74	241.74	9.30
2 Person	83.30	999.60	241.74	757.86	29.15
Family	127.86	1,534.32	241.74	1,292.58	49.71

DISTRICT SHARES AND EMPLOYEE SHARES ARE BASED ON THE CURRENT CONTRACT LANGUAGE