

Eligibility:

Certified staff must be contracted at a .75 FTE or higher to qualify for insurance benefits.

Classified staff must be scheduled to work 30 hours or more per week to qualify for insurance benefits.

Monthly Employee Premium Rates 2023-24				
	PPO	Traditional	H.D.H.P.	Dental
Employee Only	\$65	\$85	\$0	\$11.80
Employee & Spouse	\$197.60	\$263.50	\$47.94	\$37.80
Employee & Child	\$112	\$145.56	\$16.54	\$36.68
Employee & Children	\$177.02	\$235.80	\$40.50	\$73.02
Employee, Spouse, & Child	\$242.18	\$323.52	\$64.06	\$62.68
Employee, Spouse, & Children	\$324.48	\$434.30	\$93.82	\$106.82

**H.S.A. Employer Contribution for those on H.D.H.P. Insurance Plan:
Single \$41.66, Family \$83.32*

Medical Plan Comparison 2023-24

	PPO	Traditional	H.S.A.
Deductible	\$350	\$500	\$,2000
Deductible Max	\$950	\$1,400	\$4,000
Coinsurance	80%/20% AD	70%/30% AD	70%/30% AD
Out-of-Pocket	\$3,250/ \$6,750 Fam	\$4,350/ \$8,700 Fam	\$5,000/ \$10,000 Fam
Physician Co-Pay	\$0/ \$20	70% AD	70% AD
Specialist	\$20/ \$40	70% AD	70% AD
Preventive Care	100%	100%	100%
Prescription Retail	\$10/\$30/\$60/\$100	\$10/\$30/\$60/\$100	70% AD
RX Out-of-Pocket	\$2,000/ \$4,000 Fam	\$2,000/ \$4,000 Fam	No Separate Out-of-Pocket
Diagnostic Test	80% AD	70% AD	70% AD
Rehabilitation Services	80% AD	70% AD	70% AD
Outpatient Mental Health/ Behavioral Health/ Substance Abuse	\$0	70% AD	70% AD
Inpatient Mental Health/ Behavioral Health/ Substance Abuse	80% AD	70% AD	70% AD
Durable Medical	80% AD	70% AD	70% AD
Contraceptives	Women's Preventative	Women's Preventative	Women's Preventative
Skilled Nursing	80% - 30 days a year	70% AD – 30 days a year	70% AD – 30 days a year

*AD = After Deductible