



## RSEA Premium Info: 2025-2026 Plan Year

### Premium Share for Health Benefits: Full-Time Bus Monitors

#### How much do I pay for my benefits?

Full-Time Bus Monitors pay a percentage of the monthly single medical and prescription premiums based on eligibility date. Payroll deductions will be adjusted when employees reach a crossover in eligibility year. Those electing coverage other than single also pay 100% of the difference between the single premium and the premium for the tier elected.

#### Medical Insurance

- 50% 1st 12 months of eligibility
- 30% 2nd 12 months of eligibility
- 15% 3rd 12 months of eligibility
- 7.5% 4+ years of eligibility

#### Prescription Insurance

- 50% 1st 12 months of eligibility
- 30% 2nd 12 months of eligibility
- 15% 3rd 12 months of eligibility
- 0% 4+ years of eligibility

#### Dental Insurance

\*50% All RSEA

Plan/Year/Tier	Single	Employee/Spouse	Employee/Child	Employee/Children	Family
Personal Choice C2F101 1 <sup>st</sup> Full Year	\$334.14	\$297.14	\$924.25	\$1094.78	\$1467.66
CVS Caremark Rx 1 <sup>st</sup> Year	\$152.44	\$325.34	\$325.34	\$564.53	\$564.53
Personal Choice C2F101 2 <sup>nd</sup> Full Year	\$200.48	\$1163.49	\$790.60	\$961.13	\$1334.01
CVS Caremark Rx 2 <sup>nd</sup> Year	\$91.46	\$264.36	\$264.36	\$503.55	\$503.55
Personal Choice C2F101 3 <sup>rd</sup> Full Year	\$100.24	\$1063.25	\$690.36	\$860.89	\$1233.77
CVS Caremark Rx 3 <sup>rd</sup> Year	\$45.73	\$218.64	\$218.64	\$457.82	\$457.82
Personal Choice C2F101 4+ Years	\$50.12	\$1013.13	\$640.24	\$810.77	\$83.65
CVS Caremark Rx 4+ Years	\$0	\$172.90	\$172.90	\$412.09	\$412.09
United Concordia	\$16.92	\$31.23	\$31.23	\$52.61	\$52.61

**Payroll Deductions for Monitors** are withheld each pay period from mid-September through the last pay in June for the plan year July 1 through June 30. In cases where employees elect benefits in excess of their net biweekly income, an additional deduction in the first pay of July and/or direct billing may occur. Deduction amounts vary based on factors such as enrollment date, eligibility year crossover, changes in coverage tier, changes in status and termination of employment.

**Buy-Out Option:** *The Buy-Out Option is an annual election. In order to receive the cash incentive, you must opt-out during each open enrollment period.*

Employees who opt to eliminate participation in the district's group healthcare plans, including medical, dental and prescription coverage will receive a cash incentive of \$2,500 included in the last pay in May. The incentive amount is prorated based on eligibility. Proof of other medical insurance coverage is required. This can be a copy of your medical insurance card bearing your name or a letter from the employer providing your medical coverage. To be eligible for the cash incentive you may not be covered by a family member's district health care plan.

\*Employees who opt out may elect to purchase dental insurance at the COBRA rate (monthly premium +2% administrative fee).

#### What is the full monthly cost of my benefits?

Plan/Tier	Single	Employee/Spouse	Employee/Child	Employee/Children	Family
PC C2F101	\$668.27	\$1631.28	\$1258.39	\$1428.92	\$1801.80
CVS Caremark Rx	\$304.87	\$477.77	\$477.77	\$716.96	\$716.96
United Concordia	\$33.84	\$62.46	\$62.46	\$105.21	\$105.21

If there are any changes in the status of your family during the plan year, (i.e. marriage, divorce, birth, adoption, loss of other coverage if you are declining enrollment) it is your responsibility to notify the Benefits Coordinator. Changes must be made within 30 days of the date of the event or you must wait until the next open enrollment period.