

WASHINGTON COUNTY PUBLIC SCHOOLS
FULL TIME EMPLOYEES
INSURANCE RATES FOR JULY 1, 2025 - JUNE 30, 2026

Full Time	Employee Coverage Tier	EE 20 Deductions	EE 26 Deductions	Employee Monthly	WCPS Monthly	Employee Monthly LOA	Employee Yearly	WCPS Yearly
Medical / Rx In and Out of Network	Employee Only	\$103.02	\$79.25	\$171.70	\$972.98	\$1,144.69	\$2,060.44	\$11,675.81
	Employee + Spouse	\$206.04	\$158.50	\$343.41	\$1,945.97	\$2,289.37	\$4,120.87	\$23,351.62
	Employee + Child(ren)	\$157.83	\$121.41	\$263.05	\$1,490.62	\$1,753.67	\$3,156.61	\$17,887.45
	Employee + Family	\$260.87	\$200.67	\$434.78	\$2,463.73	\$2,898.50	\$5,217.30	\$29,564.72
Medical / Rx In Network Only	Employee Only	\$86.31	\$66.39	\$143.84	\$906.11	\$1,049.95	\$1,726.12	\$10,873.30
	Employee + Spouse	\$173.59	\$133.53	\$289.32	\$1,822.48	\$2,111.80	\$3,471.80	\$21,869.81
	Employee + Child(ren)	\$132.22	\$101.71	\$220.37	\$1,388.17	\$1,608.54	\$2,644.45	\$16,658.09
	Employee + Family	\$218.54	\$168.11	\$364.23	\$2,294.39	\$2,658.63	\$4,370.78	\$27,532.72
Dental	Employee Only	\$2.30	\$1.77	\$3.83	\$21.72	\$25.56	\$46.00	\$260.66
	Employee + Spouse	\$4.60	\$3.54	\$7.67	\$43.43	\$51.10	\$91.98	\$521.21
	Employee + Child(ren)	\$4.94	\$3.80	\$8.24	\$46.69	\$54.93	\$98.88	\$560.32
	Employee + Family	\$9.72	\$7.47	\$16.20	\$91.77	\$107.97	\$194.34	\$1,101.26
Vision	Employee Only	\$2.53	\$1.95	\$4.22	\$4.22	\$8.43	\$50.59	\$50.59
	Employee + Spouse	\$4.59	\$3.53	\$7.65	\$7.65	\$15.29	\$91.75	\$91.75
	Employee + Child(ren)	\$4.82	\$3.70	\$8.03	\$8.03	\$16.05	\$96.33	\$96.33
	Employee + Family	\$7.43	\$5.71	\$12.38	\$12.38	\$24.76	\$148.58	\$148.58

Supplemental Life, Voluntary AD&D, Dependent Life, Long Term Disability			
Coverage Type	Cost		
Basic Term Life Insurance	No cost to employees. 1x annual salary rounded to next higher \$1,000		
Basic accidental death and dismemberment (AD&D)	No cost to employees. 1x annual salary rounded to next higher \$1,000		
Supplemental life insurance 1x, 2x, or 3x annual base salary rounded to the next higher \$1,000	Cost is .234 per thousand per month Calculation - Annual salary (rounded to the next higher \$1,000) divided by 1,000 x .234 x 12 divided by the number of deductions (20 or 26)		
Voluntary accidental death and dismemberment Coverage of \$50,000, \$100,000 or \$200,000	12 month pay	10 month pay	
	26 Deductions	20 Deductions	Monthly Rate
	\$50,000	\$0.46	\$0.60
	\$100,000	\$0.92	\$1.20
Dependent Life Insurance Spouse \$7500 Child(ren) \$3,000	26 Deductions	20 Deductions	Monthly Rate
	\$1.29	\$1.68	\$2.80
Long Term Disability (LTD) Up to 60% of earnings can be paid if approved	Educational Support Personnel (ESP)		
	Will pay 100% of the premium but their pay will be increased in the amount of 100% of the premium.		
	Teachers		
	Pays 100% of the premium but their pay will be increased in the amount of 75% of the premium Annual salary x .266% x .25 divided by the number of deductions (20 or 26)		
	Administrators and Supervisors		
	25% of the total premium cost deducted from their pay		

Full time = 30 or more hours per week

Rates may vary slightly due to system rounding.