

RCTA (Teacher) Insurance Rates July 26-June 27

RCTA Rates (Health 84/16 of HB3 plan - Dental 80/20)

	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually
Healthy Blue Option 1 (A1)	Single		2 Person		Family No Spouse		Family	
Premium	\$ 1,409.70	\$ 16,916.40	\$ 3,119.64	\$ 37,435.68	\$ 3,030.87	\$ 36,370.44	\$ 3,479.85	\$ 41,758.20
District Share	\$ 1,089.26	\$ 13,071.14	\$ 2,441.49	\$ 29,297.82	\$ 2,342.07	\$ 28,104.85	\$ 2,693.15	\$ 32,317.79
Employee Share	\$ 320.44	\$ 3,845.26	\$ 678.15	\$ 8,137.86	\$ 688.80	\$ 8,265.59	\$ 786.70	\$ 9,440.41
Per Pay Deduction*	\$ 192.26		\$ 406.89		\$ 413.28		\$ 472.02	
Healthy Blue Option 2 (A2)	Single		2 Person		Family No Spouse		Family	
Premium	\$ 1,355.91	\$ 16,270.92	\$ 3,008.70	\$ 36,104.40	\$ 2,915.07	\$ 34,980.84	\$ 3,339.90	\$ 40,078.80
District Share	\$ 1,089.26	\$ 13,071.14	\$ 2,441.49	\$ 29,297.82	\$ 2,342.07	\$ 28,104.85	\$ 2,693.15	\$ 32,317.79
Employee Share	\$ 266.65	\$ 3,199.78	\$ 567.21	\$ 6,806.58	\$ 573.00	\$ 6,875.99	\$ 646.75	\$ 7,761.01
Per Pay Deduction*	\$ 159.99		\$ 340.33		\$ 343.80		\$ 388.05	
Healthy Blue Option 3 (A3)**	Single		2 Person		Family No Spouse		Family	
Premium	\$ 1,296.74	\$ 15,560.88	\$ 2,906.53	\$ 34,878.36	\$ 2,788.18	\$ 33,458.16	\$ 3,206.13	\$ 38,473.56
District Share	\$ 1,089.26	\$ 13,071.14	\$ 2,441.49	\$ 29,297.82	\$ 2,342.07	\$ 28,104.85	\$ 2,693.15	\$ 32,317.79
Employee Share	\$ 207.48	\$ 2,489.74	\$ 465.04	\$ 5,580.54	\$ 446.11	\$ 5,353.31	\$ 512.98	\$ 6,155.77
Per Pay Deduction*	\$ 124.49		\$ 279.03		\$ 267.67		\$ 307.79	
Blue Point 2 High B (FN)	Single		2 Person		Family No Spouse		Family	
Premium	\$ 1,354.61	\$ 16,255.32	\$ 2,927.19	\$ 35,126.28	\$ 3,145.43	\$ 37,745.16	\$ 3,363.55	\$ 40,362.60
District Share	\$ 1,089.26	\$ 13,071.14	\$ 2,441.49	\$ 29,297.82	\$ 2,342.07	\$ 28,104.85	\$ 2,693.15	\$ 32,317.79
Employee Share	\$ 265.35	\$ 3,184.18	\$ 485.70	\$ 5,828.46	\$ 803.36	\$ 9,640.31	\$ 670.40	\$ 8,044.81
Per Pay Deduction*	\$ 159.21		\$ 291.42		\$ 482.02		\$ 402.24	
Blue Point 2 Low B (EI)	Single		2 Person		Family No Spouse		Family	
Premium	\$ 1,319.55	\$ 15,834.60	\$ 2,850.05	\$ 34,200.60	\$ 3,061.18	\$ 36,734.16	\$ 3,272.21	\$ 39,266.52
District Share	\$ 1,089.26	\$ 13,071.14	\$ 2,441.49	\$ 29,297.82	\$ 2,342.07	\$ 28,104.85	\$ 2,693.15	\$ 32,317.79
Employee Share	\$ 230.29	\$ 2,763.46	\$ 408.56	\$ 4,902.78	\$ 719.11	\$ 8,629.31	\$ 579.06	\$ 6,948.73
Per Pay Deduction*	\$ 138.17		\$ 245.14		\$ 431.47		\$ 347.44	
Signature High HDHP (BKW)	Single		2 Person		Family No Spouse		Family	
Premium	\$ 986.38	\$ 11,836.56	\$ 2,182.81	\$ 26,193.72	\$ 2,120.77	\$ 25,449.24	\$ 2,434.95	\$ 29,219.40
District Share	\$ 838.42	\$ 10,061.08	\$ 1,855.39	\$ 22,264.66	\$ 1,802.65	\$ 21,631.85	\$ 2,069.71	\$ 24,836.49
Employee Share	\$ 147.96	\$ 1,775.48	\$ 327.42	\$ 3,929.06	\$ 318.12	\$ 3,817.39	\$ 365.24	\$ 4,382.91
Per Pay Deduction*	\$ 88.77		\$ 196.45		\$ 190.87		\$ 219.15	
Dental Blue Opt. 3 (EDE)	Single		2 Person		Family No Spouse		Family	
Premium	\$ 33.53	\$ 402.36	\$ 69.56	\$ 834.72	\$ 81.47	\$ 977.64	\$ 97.06	\$ 1,164.72
District Share	\$ 26.82	\$ 321.89	\$ 55.65	\$ 667.78	\$ 65.18	\$ 782.11	\$ 77.65	\$ 931.78
Employee Share	\$ 6.71	\$ 80.47	\$ 13.91	\$ 166.94	\$ 16.29	\$ 195.53	\$ 19.41	\$ 232.94
Per Pay Deduction*	\$ 4.02		\$ 8.35		\$ 9.78		\$ 11.65	
Dental Blue Opt. 1 (EDC)	Single		2 Person		Family No Spouse		Family	
Premium	\$ 30.69	\$ 368.28	\$ 65.50	\$ 786.00	\$ 76.72	\$ 920.64	\$ 91.37	\$ 1,096.44
District Share	\$ 24.55	\$ 294.62	\$ 52.40	\$ 628.80	\$ 61.38	\$ 736.51	\$ 73.10	\$ 877.15
Employee Share	\$ 6.14	\$ 73.66	\$ 13.10	\$ 157.20	\$ 15.34	\$ 184.13	\$ 18.27	\$ 219.29
Per Pay Deduction*	\$ 3.68		\$ 7.86		\$ 9.21		\$ 10.96	

* Deductions are based on 20 pays beginning September 15 and ending June 30. July and August payments are deferred and included in the following school year. These months will need to be repayed at a prorated rate if a teacher leaves prior to June 30.

**Per RCTA contract, Healthy Blue 3 is the Base Plan (the maximum amount the District will pay towards a Teacher's plan). If a teacher would like to choose a plan that costs more than the Healthy Blue Option 3 plan they are responsible for the additional cost.

***Teachers hired as of July 1, 2025 can only choose between Healthy Blue 3 and Signature HDHP.