

**FRINGE BENEFITS
MEDICAL, DENTAL, VISION, TERM LIFE
2026-2027**

Madeira City School District is a member of the **Greater Cincinnati Insurance Consortium (GCIC)**, which includes 14 school districts (Deer Park, Finneytown, HCESC, Lockland, Loveland, Madeira, Mariemont, Mt. Healthy, North College Hill, Norwood, Reading, St. Bernard-Elmwood Place, Three Rivers and Wyoming).

Medical Insurance carrier is **Anthem BC/BS**. Prescription Drug carrier is **Anthem**. Dental Insurance is **Delta Dental**. Vision Insurance is **The Standard**. Medical, Prescription Drug, Dental, Vision and Term Life Insurance are part of the Consortium. Coverage for new employees begins their first contracted work day.

For **Full Time employees**, the Board of Education **pays 85% of Medical Insurance, 100% of Dental Insurance and Term Life Insurance**. Employees working 35 hours per week are full time employees.

Effective 7/1/2026, for **Part Time employees** (employees that work 20-34.99 hours per week) the Board of Education **is increasing the Board paid contribution to 75%** of Medical and Dental Insurance. The Board of Education will contribute **100%** of Term Life Insurance.

The following rates are effective 7/1/2026 and will begin to be deducted on your pay check dated 6/15/2026.

	<u>Single</u>	<u>Family</u>
Anthem Medical – Annual Cost	\$9,515.16	\$23,596.56

Medical and Dental Insurance for FULL-TIME employees:

<u>Increase- 7% 7/1/2026</u>	<u>Single</u>	<u>Family</u>
Anthem Medical Insurance – Premium per month	\$792.93	\$1,966.38
Board of Education pays 85% Premium per month	673.99	1,671.42
Employee pays 15% Premium per month	118.94	294.96

<u>Increase- 7% 7/1/2026</u>		
Delta Dental – Premium per month		
Madeira Board of Education pays 100% per month	\$ 85.62	\$ 85.62
Employee pays 0% Premium per month	0.00	0.00

Employees working **20-34.99** hours per week are part-time staff eligible for insurance benefits. The **Board of Education will pay 75%** of the cost of Medical and Dental Insurance. Part-time staff will receive a \$25,000 Term Life Insurance policy paid by the Board.

Medical and Dental Insurance for PART-TIME employees:

<u>Increase- 7% 7/1/2026</u>	<u>Single</u>	<u>Family</u>
Anthem Medical Insurance – Premium per month	\$792.93	\$1,966.38
Board of Education pays 75% per month	594.70	1,474.78
Employee pays 25% per month	198.23	491.60

<u>Increase- 7% 7/1/2026</u>		
Delta Dental – Premium per month	85.62	85.62
Board of Education pays 75% per month	64.22	64.22
Employee will pay 25% per month	21.40	21.40

The Board offers Vision Insurance through **The Standard** to full-time and part-time benefit eligible employees; fully paid by the employee.

	<u>Single</u>	<u>Family</u>
Employee pays 100%	4.23	10.94

Employees working less than 20 hours per week are not eligible to participate in the above benefit options.

Contact Treasurer's Office if you have any questions concerning this information.
Effective: 7/1/2026