TO: Employees with Health and Dental Benefits

FROM: Randy Drewyor, CFO/Treasurer

DATE: January 1, 2024

RE: Insurance Rates effective January 2024



The rate adjustment for the Medical and Dental coverage effective January 1, 2024 is outlined on the chart below.

| Insurance Rates - Effective January 1, 2024 Schools | | | | | | | | | | |
|---|---------------|---------------------|----------------|---------------------|-------------|----------------|-------------|----------------|-------------|-------------|
| | | Full Time (90-100%) | | Full Time (90-100%) | | | | | | |
| | | Employees Hired | | Employee Hired | | Part Time | | Part Time | | Part Time |
| Certified | | Before 8/1/05 | | After 8/1/05 | | (76-89%) | | (50-75%) | | Less than |
| | Full Monthly | Employee Share | Board Share | Employee Share | Board Share | Employee Share | Board Share | Employee Share | Board Share | 50% |
| January 1, 2024 | Premium Rates | 10% | 90% Board Paid | 15% | 85% | 25% | 75% | 50% | 50% | No Coverage |
| Medical Family | 2,141.21 | 214.12 | 1,927.09 | 321.18 | 1,820.03 | 535.30 | 1,605.91 | 1,070.61 | 1,070.61 | NA |
| Dental Family | 102.70 | <u>\$10.27</u> | 92.43 | 15.40 | 87.29 | 25.67 | 77.02 | 51.35 | 51.35 | NA |
| Total Family | \$2,243.91 | \$224.39 | \$2,019.52 | \$336.59 | \$1,907.32 | \$560.98 | \$1,682.93 | \$1,121.95 | \$1,121.95 | NA |
| | | | | | | | | | | |
| Medical Single | 881.70 | 88.17 | 793.53 | 132.26 | 749.45 | 220.43 | 661.28 | 421.86 | 440.85 | NA |
| Dental Single | 43.89 | 4.39 | 39.50 | 6.58 | 37.31 | 10.97 | 32.92 | 21.95 | 21.95 | NA |
| Total Single | \$925.59 | \$92.56 | \$833.03 | 132.55 | \$786.75 | \$231.39 | \$694.19 | \$441.81 | \$462.80 | NA |

The Board of Education will pay one hundred percent (100%) of the established life insurance policy for all Certified employees in the insured amount of \$50,000.

| Classified | | >20 Hrs Week & Hired Before | | >30 Hrs Week & Hired After | | >30 Hrs Week & Hired After | |
|-----------------|-----------------|--------------------------------|-------------|-------------------------------|-------------|-------------------------------|----------------|
| | | 8/29/1994 | | 8/29/1994 | | 7/1/2005 | |
| | Full Monthly | Employee Share | Board Share | Employee Share | Board Share | Employee Share | Board Share |
| January 1, 2024 | Premium Rates | 10% | 90% | 10% | 90% | 15% | 85% |
| Medical Family | \$2,141.21 | \$214.12 | \$1,927.09 | \$214.12 | \$1,927.09 | \$321.18 | \$1,820.03 |
| Dental Family | <u>\$102.70</u> | <u>\$10.27</u> | \$92.43 | <u>\$10.27</u> | \$92.43 | <u>\$15.40</u> | <u>\$87.29</u> |
| Total Family | \$2,243.91 | \$224.39 | \$2,019.52 | \$224.39 | \$2,019.52 | \$336.59 | \$1,907.32 |
| | | | | | | | |
| Medical Single | \$881.70 | \$88.17 | \$793.53 | \$88.17 | \$793.53 | \$132.26 | \$749.45 |
| Dental Single | <u>\$43.89</u> | <u>\$4.39</u> | \$39.50 | <u>\$4.39</u> | \$39.50 | <u>\$6.58</u> | <u>\$37.31</u> |
| Total Single | \$925.59 | \$92.56 | \$833.03 | \$92.56 | \$833.03 | \$138.83 | \$786.75 |

The Board of Education will pay one hundred percent (100%) of the established life insurance policy for any Classified employees eligible for medical benefits in the insured amount of \$50,000.

The Board of Education will pay one hundred percent (100%) of the established life insurance policy for any Classified employees not eligible for medical benefits in the insured amount of \$20,000.

The district offers a medical high deductible plan. See rates below. For additional information, please contact the Treasurers and/or Human Resources Dept.

| | High Deductible Rates | | | | | |
|----------------|-----------------------|----------------|-------------|--|--|--|
| | | Employee Share | Board Share | | | |
| | | 15% | 85% | | | |
| Medical Family | \$1,681.65 | \$252.25 | \$1,429.40 | | | |
| Medical Single | \$692.45 | \$103.87 | \$588.58 | | | |