

**TO:** Employees with Health and Dental Benefits  
**FROM:** Randy Drewyor, CFO/Treasurer  
**DATE:** January 1, 2025  
**RE:** Insurance Rates effective January 2025



The rate adjustment for the Medical and Dental coverage effective January 1, 2025 is outlined on the chart below.

### Insurance Rates - Effective January 1, 2025

Certified	Full Monthly Premium Rates	Full Time (90-100%) Employees Hired Before 8/1/05		Full Time (90-100%) Employee Hired After 8/1/05		Part Time (76-89%)		Part Time (50-75%)		Part Time Less than 50% No Coverage
		Employee Share 10%	Board Share 90% Board Paid	Employee Share 15%	Board Share 85%	Employee Share 25%	Board Share 75%	Employee Share 50%	Board Share 50%	
January 1, 2025										
Medical Family	2,248.27	224.83	2,023.44	337.24	1,911.03	562.07	1,686.20	1,124.14	1,124.14	NA
Dental Family	102.70	\$10.27	92.43	15.40	87.29	25.67	77.02	51.35	51.35	NA
Total Family	\$2,350.97	\$235.10	\$2,115.87	\$352.64	\$1,998.32	\$587.74	\$1,763.22	\$1,175.48	\$1,175.48	NA
Medical Single	925.78	92.58	833.20	138.87	786.91	231.45	694.34	462.89	462.89	NA
Dental Single	43.89	4.39	39.50	6.58	37.31	10.97	32.92	21.95	21.95	NA
Total Single	\$969.67	\$96.97	\$872.70	\$145.45	\$824.22	\$242.41	\$727.25	\$484.84	\$484.84	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

Classified	Full Monthly Premium Rates	>20 Hrs Week & Hired Before 8/29/1994		>30 Hrs Week & Hired After 8/29/1994		>30 Hrs Week & Hired After 7/1/2005	
		Employee Share 10%	Board Share 90%	Employee Share 10%	Board Share 90%	Employee Share 15%	Board Share 85%
January 1, 2025							
Medical Family	2,248.27	\$224.83	\$2,023.44	\$224.83	\$2,023.44	\$337.24	\$1,911.03
Dental Family	\$102.70	\$10.27	\$92.43	\$10.27	\$92.43	\$15.40	\$87.29
Total Family	\$2,350.97	\$235.10	\$2,115.87	\$235.10	\$2,115.87	\$352.64	\$1,998.32
Medical Single	925.78	\$92.58	\$833.20	\$92.58	\$833.20	\$138.87	\$786.91
Dental Single	\$43.89	\$4.39	\$39.50	\$4.39	\$39.50	\$6.58	\$37.31
Total Single	\$969.67	\$96.97	\$872.70	\$96.97	\$872.70	\$145.45	\$824.22

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 15%	Board Share 85%
Medical Family	\$1,765.73	\$264.86
Medical Single	\$727.07	\$109.06

Vision Insurance (VSP)	
Family	\$19.30
Single	\$8.52