

School District 27J

Monthly Employee Insurance Premium Rates

Plan Year: July 1, 2016 - June 30, 2017

Payroll deduction of employee paid premiums begins on June 30, 2016 payroll

The monthly employee costs are subject to a final review contingent upon the outcome of district negotiations and the group's final contribution structure.

Annual District 27J HSA Contribution: \$3,000 for Individuals / \$6,000 for Families

Insurance Plan - Type of Coverage	2016 - 2017 Monthly Premium rates	2016 - 2017 Monthly Employee Cost for Payroll Deduction
Proposed Cost for all employees:		
Kaiser DHMO -\$2,500/\$5,000-20% – Employee Only	\$561.22	\$0.00
Kaiser DHMO - Employee/Spouse	\$1,234.68	\$673.46
Kaiser DHMO - Employee/Child(ren)	\$1,013.62	\$452.40
Kaiser DHMO - Employee/Spouse/Child(ren)	\$1,571.41	\$1,010.19

Proposed cost for all employees (including HSA Contribution): Premium + HSA Contribution

Kaiser \$5,000/\$10,000 HDHP with HSA–Employee Only	\$572.90	\$0.00
Kaiser HDHP with HSA - Employee/Spouse	\$1,275.66	\$702.76
Kaiser HDHP with HSA - Employee/Child(ren)	\$1,134.63	\$561.73
Kaiser HDHP with HSA - Employee/Spouse/Child(ren)	\$1,487.21	\$914.31

Proposed cost for all employees:

Kaiser ACDC Plan – Employee Only	\$616.47	\$43.57
Kaiser ACDC Plan - Employee/Spouse	\$1,356.22	\$783.32
Kaiser ACDC Plan - Employee/Child(ren)	\$1,109.64	\$536.74
Kaiser ACDC Plan - Employee/Spouse/Child(ren)	\$1,726.10	\$1,153.20

Proposed cost for all employees:

Dental Insurance – Employee Only	\$42.90	\$0.00
Dental Insurance - Employee/Spouse	\$87.53	\$44.63
Dental Insurance - Employee Child(ren)	\$75.62	\$32.72
Dental Insurance - Employee/Spouse/Child(ren)	\$118.92	\$76.02

Proposed cost for all employees:

Vision Insurance Employee Only	\$6.73	\$0.00
Vision Insurance Employee/Spouse	\$9.34	\$2.61
Vision Insurance Employee/Children	\$9.52	\$2.79
Vision Insurance Employee/Spouse/Child(ren)	\$17.85	\$11.12

Life and AD&D Insurance - Employee Only	Varies by employee based on 2X annual	\$0.00
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> Insurance coverage begins the first of the month following the first day worked in a benefited job position.

> Monthly premiums are due at the end of the month prior to the month of coverage. Therefore, some new employees may have to pay two month's insurance premiums from their first payroll check if coverage began the first of that month.

Note: the District-paid premium for the Employee Only is the sum of the Kaiser base premium + H.S.A. contribution (\$322.90 + \$250 HSA = \$572.90)