

**WASHINGTON COUNTY PUBLIC SCHOOLS
FULL-TIME EMPLOYEES
INSURANCE RATES FOR JULY 1, 2023 - JUNE 30, 2024**

	Employee Coverage Tier	20 deductions	26 deductions	Monthly Cost of Coverage/LOA	Yearly Premium Equivalent
In and Out of Network	Employee Only	\$89.20	\$68.61	\$992.03	\$11,904.41
	Employee + Spouse	\$178.39	\$137.23	\$1,984.07	\$23,808.82
	Employee + Child(ren)	\$136.65	\$105.12	\$1,519.81	\$18,237.67
	Employee + Family	\$225.86	\$173.74	\$2,511.96	\$30,143.57
In Network	Employee Only	\$74.72	\$57.48	\$909.93	\$10,919.19
	Employee + Spouse	\$150.29	\$115.61	\$1,830.18	\$21,962.11
	Employee + Child(ren)	\$114.48	\$88.06	\$1,394.03	\$16,728.39
	Employee + Family	\$189.21	\$145.55	\$2,304.08	\$27,648.95
Dental	Employee Only	\$2.05	\$1.58	\$22.78	\$273.32
	Employee + Spouse	\$4.10	\$3.15	\$45.54	\$546.52
	Employee + Child(ren)	\$4.41	\$3.39	\$48.96	\$587.52
	Employee + Family	\$8.66	\$6.66	\$96.23	\$1,154.72
Vision	Employee Only	\$1.64	\$1.26	\$5.48	\$65.70
	Employee + Spouse	\$2.98	\$2.29	\$9.93	\$119.16
	Employee + Child(ren)	\$3.13	\$2.41	\$10.43	\$125.10
	Employee + Family	\$4.82	\$3.71	\$16.08	\$192.96

Supplemental Life, Voluntary AD&D, Dependent Life, Long Term Disability			
Coverage Type		Cost	
Basic term life insurance		No cost to employees. 1x annual pay rounded to next higher \$1,000.	
Basic accidental death & dismemberment (AD&D)		No cost to employees. 1x annual pay rounded to next higher \$1,000.	
Supplemental life insurance 1x, 2x, or 3x annual base pay rounded to the next higher \$1,000		Cost is .234 per thousand per month Calculation - Annual salary (rounded to next higher \$1,000) divided by 1,000 x .234 x 12 divided by the number of deductions (20 or 26)	
Voluntary accidental death and dismemberment Coverage of \$50,000, \$100,000, or \$200,000		<div>12 month pay</div> <div>26 Deductions</div>	<div>10 month pay</div> <div>20 Deductions</div> <div>Monthly Rate</div>
\$50,000		\$0.46	\$0.60
\$100,000		\$0.92	\$1.20
\$200,000		\$1.85	\$2.40
Dependent life insurance Spouse - \$7,500 Child(ren) - \$3,000		<div>26 Deductions</div> <div>20 Deductions</div> <div>Monthly Rate</div>	<div>26 Deductions</div> <div>20 Deductions</div> <div>Monthly Rate</div>
		\$1.29	\$1.68
Long Term Disability (LTD) Up to 60% of earnings can be paid if approved		Educational Support Personnel (ESP) will pay 100% of the premium but their pay will be increased in the amount of 100% of the premium. Teachers Pays 100% of the premium but their pay will be increased in the amount of 75% of the premium. Annual salary x .253% x .25 divided by the number deductions (20 or 26). Administrators and Supervisors 25% of the total premium cost deducted from their pay.	

Full-time = 30 or more hours per week

Rates may vary slightly due to system rounding.