

**WASHINGTON COUNTY PUBLIC SCHOOLS
FULL-TIME EMPLOYEES
INSURANCE RATES FOR JULY 1, 2022 - JUNE 30, 2023**

	Employee Coverage Tier	20 deductions	26 deductions	Monthly Cost of Coverage/LOA	WCPS Yearly Contribution
In and Out of Network	Employee Only	\$86.68	\$66.68	\$963.14	\$11,557.73
	Employee + Spouse	\$173.37	\$133.36	\$1,926.28	\$23,115.34
	Employee + Child(ren)	\$132.80	\$102.15	\$1,475.54	\$17,706.48
	Employee + Family	\$219.49	\$168.84	\$2,438.80	\$29,265.64
In Network Only	Employee Only	\$72.62	\$55.86	\$883.43	\$10,601.13
	Employee + Spouse	\$145.24	\$111.72	\$1,766.87	\$21,202.38
	Employee + Child(ren)	\$111.25	\$85.58	\$1,353.43	\$16,241.18
	Employee + Family	\$183.88	\$141.45	\$2,236.97	\$26,843.64
Dental	Employee Only	\$2.01	\$1.55	\$22.33	\$267.96
	Employee + Spouse	\$4.02	\$3.09	\$44.65	\$535.80
	Employee + Child(ren)	\$4.32	\$3.32	\$48.00	\$576.00
	Employee + Family	\$8.49	\$6.53	\$94.34	\$1,132.08
Vision	Employee Only	\$1.10	\$0.84	\$3.65	\$43.80
	Employee + Spouse	\$1.99	\$1.53	\$6.62	\$79.44
	Employee + Child(ren)	\$2.09	\$1.60	\$6.95	\$83.40
	Employee + Family	\$3.22	\$2.47	\$10.72	\$128.64

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		12 month pay	10 month pay
		<u>26 Deductions</u>	<u>20 Deductions</u>
	\$50,000	\$0.46	\$0.60
	\$100,000	\$0.92	\$1.20
			<u>Monthly Rate</u>
	\$200,000	\$1.85	\$2.40
			\$4.00
Dependent life insurance Spouse - \$7,500 Child(ren) - \$3,000		<u>26 Deductions</u>	<u>20 Deductions</u>
		\$1.29	\$1.68
			<u>Monthly Rate</u>
			\$2.80
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.