

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

		Half Time Teachers & ESP		Employee working 15-19 Hours/week	
Employee Coverage Tier		20 deductions	26 deductions	Monthly Cost of Coverage/LOA	
In and Out of Network	Employee Only	\$297.32	\$228.71	\$992.03	Monthly
	Employee + Spouse	\$594.64	\$457.42	\$1,984.07	
	Employee + Child(ren)	\$455.50	\$350.38	\$1,519.81	
	Employee + Family	\$752.86	\$579.12	\$2,511.96	
In Network	Employee Only	\$272.71	\$209.78	\$909.93	Monthly
	Employee + Spouse	\$548.52	\$421.94	\$1,830.18	
	Employee + Child(ren)	\$417.80	\$321.39	\$1,394.03	
	Employee + Family	\$690.55	\$531.19	\$2,304.08	
Dental	Employee Only	\$6.83	\$5.26	\$22.78	20 deductions
	Employee + Spouse	\$13.66	\$10.51	\$45.54	
	Employee + Child(ren)	\$14.69	\$11.30	\$48.96	
	Employee + Family	\$28.87	\$22.21	\$96.23	
Vision	Employee Only	\$1.64	\$1.26	\$5.48	20 deductions
	Employee + Spouse	\$2.98	\$2.29	\$9.93	
	Employee + Child(ren)	\$3.13	\$2.41	\$10.43	
	Employee + Family	\$4.82	\$3.71	\$16.08	

Supplemental Life, Voluntary AD&D, Dependent Life, Long Term Disability		
Coverage Type		Cost
Basic term life insurance	1x annual pay rounded to next higher \$1,000 (\$10,000 Minimum)	Calculation - Annual salary (rounded to next higher \$1,000) divided by 1,000 x .116 x 12 divided by the number of paychecks received
Basic accidental death & dismemberment (AD&D)	1x annual pay rounded to next higher \$1,000	Calculation - Annual salary (rounded to next higher \$1,000) divided by the number of paychecks received divided by 1,000 x .016 x 12
Supplemental life insurance	1x, 2x, or 3x annual base pay rounded to the next higher \$1000	Calculation - Annual salary (rounded to next higher \$1,000) divided by 1,000 x .234 x 12 divided by the number of paychecks received
Voluntary accidental		<div> <div> <u>26 Deductions</u> </div> <div> <u>20 Deductions</u> </div> </div> <div> <div>\$50,000</div> <div>\$0.46</div> <div>\$0.60</div> </div> <div> <div>\$100,000</div> <div>\$0.92</div> <div>\$1.20</div> </div> <div> <div>\$200,000</div> <div>\$1.85</div> <div>\$2.40</div> </div>
Dependent life insurance	Spouse - \$7,500 Child(ren) - \$3,000	26 Deductions= \$1.29 20 Deductions = \$1.68

Full-time = 30 or more hours per week
Rates may vary slightly due to system rounding.