

**WASHINGTON COUNTY PUBLIC SCHOOLS
FULL-TIME EMPLOYEES
INSURANCE RATES FOR JULY 1, 2024 - JUNE 30, 2025**

	Employee Coverage Tier	20 deductions	26 deductions	Monthly Cost of Coverage/LOA	Yearly Premium Equivalent
In and Out of Network	Employee Only	\$93.66	\$72.04	\$1,040.62	\$12,487.50
	Employee + Spouse	\$187.31	\$144.09	\$2,081.25	\$24,974.99
	Employee + Child(ren)	\$143.48	\$110.37	\$1,594.25	\$19,130.97
	Employee + Family	\$237.15	\$182.42	\$2,635.00	\$31,620.02
In Network Only	Employee Only	\$78.46	\$60.35	\$954.50	\$11,454.02
	Employee + Spouse	\$157.81	\$121.39	\$1,919.82	\$23,037.83
	Employee + Child(ren)	\$120.20	\$92.46	\$1,462.31	\$17,547.76
	Employee + Family	\$198.67	\$152.82	\$2,416.93	\$29,003.21
Dental	Employee Only	\$2.09	\$1.61	\$23.23	\$278.79
	Employee + Spouse	\$4.18	\$3.22	\$46.45	\$557.45
	Employee + Child(ren)	\$4.49	\$3.46	\$49.94	\$599.27
	Employee + Family	\$8.83	\$6.80	\$98.15	\$1,177.82
Vision	Employee Only	\$2.30	\$1.77	\$7.67	\$91.98
	Employee + Spouse	\$4.17	\$3.21	\$13.90	\$166.82
	Employee + Child(ren)	\$4.38	\$3.37	\$14.60	\$175.14
	Employee + Family	\$6.75	\$5.20	\$22.51	\$270.14

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 <u>26 Deductions</u>	10 month pay <u>20 Deductions</u> <u>Monthly Rate</u>
	\$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		<u>26 Deductions</u>	<u>20 Deductions</u> <u>Monthly Rate</u>
		\$1.29	\$1.68 \$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 .266% 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.