

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

		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	\$312.19	\$240.14	\$1,040.62	Monthly
	Employee + Spouse	\$624.37	\$480.29	\$2,081.25	
	Employee + Child(ren)	\$478.27	\$367.90	\$1,594.25	
	Employee + Family	\$790.50	\$608.08	\$2,635.00	
In Network	Employee Only	\$286.35	\$220.27	\$954.50	
	Employee + Spouse	\$575.95	\$443.04	\$1,919.82	
	Employee + Child(ren)	\$438.69	\$337.46	\$1,462.31	
	Employee + Family	\$725.08	\$557.75	\$2,416.93	
Dental	Employee Only	\$6.97	\$5.36	\$23.23	20 deductions
	Employee + Spouse	\$13.94	\$10.72	\$46.45	
	Employee + Child(ren)	\$14.98	\$11.52	\$49.94	
	Employee + Family	\$29.45	\$22.65	\$98.15	
Vision	Employee Only	\$2.30	\$1.77	\$7.67	
	Employee + Spouse	\$4.17	\$3.21	\$13.90	
	Employee + Child(ren)	\$4.38	\$3.37	\$14.60	
	Employee + Family	\$6.75	\$5.20	\$22.51	

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	<u>26 Deductions</u>	<u>20 Deductions</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	26 Deductions= \$1.29 20 Deductions = \$1.68	

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