

**WASHINGTON COUNTY PUBLIC SCHOOLS
PART-TIME EMPLOYEES
INSURANCE RATES FOR JULY 1, 2021 - JUNE 30, 2022**

	Employee Coverage Tier	Half Time Teachers & ESP		Employee working 15-19 Hours/week	
		20 deductions	26 deductions	Monthly Cost of Coverage/LOA	
In and Out of Network	Employee Only	\$288.94	\$222.26	\$963.14	Monthly
	Employee + Spouse	\$577.88	\$444.53	\$1,926.28	
	Employee + Child(ren)	\$442.66	\$340.51	\$1,475.54	
	Employee + Family	\$731.64	\$562.80	\$2,438.80	
In Network	Employee Only	\$265.03	\$203.87	\$883.43	
	Employee + Spouse	\$406.03	\$312.33	\$1,353.43	
	Employee + Child(ren)	\$530.06	\$407.74	\$1,766.87	
	Employee + Family	\$671.09	\$516.22	\$2,236.97	
Dental	Employee Only	\$6.70	\$5.15	\$22.33	20 deductions
	Employee + Spouse	\$13.40	\$10.30	\$48.00	
	Employee + Child(ren)	\$14.40	\$11.08	\$44.65	
	Employee + Family	\$28.30	\$21.77	\$94.34	
Vision	Employee Only	\$1.10	\$0.84	\$3.65	
	Employee + Spouse	\$1.99	\$1.53	\$6.95	
	Employee + Child(ren)	\$2.09	\$1.60	\$6.62	
	Employee + Family	\$3.22	\$2.47	\$10.72	

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		<table style="width: 100%; border: none;"> <tr> <td></td> <td style="text-align: center;"><u>26 Deductions</u></td> <td style="text-align: center;"><u>20 Deductions</u></td> </tr> <tr> <td style="text-align: right;">\$50,000</td> <td style="text-align: center;">\$0.46</td> <td style="text-align: center;">\$0.60</td> </tr> <tr> <td style="text-align: right;">\$100,000</td> <td style="text-align: center;">\$0.92</td> <td style="text-align: center;">\$1.20</td> </tr> <tr> <td style="text-align: right;">\$200,000</td> <td style="text-align: center;">\$1.85</td> <td style="text-align: center;">\$2.40</td> </tr> </table>		<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
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\$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.