

TEACHER

Full & Part-Time

SY 2023-2024

HEALTH INSURANCE BENEFIT RATE SHEET

First deduction = September 15, 2023

Based on 26 bi-weekly payroll deductions

	<u>Monthly Premium</u>	<u>Annual Premium</u>	<u>Annual Premium</u>	<u>District Share</u>	<u>Employee share</u>	<u>Employee Deductions</u>
		SY 23/24	SY 22/23	93%	7%	
Full Time 1.0						
<u>Anthem ChoicePlus</u>						
Single	862.61	10,351.32	9,778.20	9,626.73	724.59	27.87
Adult w Child(ren)	1,526.63	18,319.56	17,305.32	17,037.19	1,282.37	49.32
2 Adults	1,944.16	23,329.92	22,038.36	20,495.67	2,834.25	109.01
Family	2,366.30	28,395.60	26,823.60	24,945.95	3,449.65	132.68
<u>Anthem Standard</u>						
Single	931.50	11,178.00	10,559.16	9,626.73	1,551.27	59.66
Adult w Child(ren)	1,648.75	19,785.00	18,689.64	17,037.19	2,747.81	105.68
2 Adults	2,099.69	25,196.28	23,801.28	20,495.67	4,700.61	180.79
Family	2,555.61	30,667.32	28,969.56	24,945.95	5,721.37	220.05
.8 FTE (4 days)						
<u>Anthem ChoicePlus</u>						
Single	862.61	10,351.32	9,778.20	7,701.38	2,649.94	101.92
Adult w Child(ren)	1,526.63	18,319.56	17,305.32	13,629.75	4,689.81	180.38
2 Adults	1,944.16	23,329.92	22,038.36	16,396.54	6,933.38	266.67
Family	2,366.30	28,395.60	26,823.60	19,956.76	8,438.84	324.57
<u>Anthem Standard</u>						
Single	931.50	11,178.00	10,559.16	7,701.38	3,476.62	133.72
Adult w Child(ren)	1,648.75	19,785.00	18,689.64	13,629.75	6,155.25	236.74
2 Adults	2,099.69	25,196.28	23,801.28	16,396.54	8,799.74	338.45
Family	2,555.61	30,667.32	28,969.56	19,956.76	10,710.56	411.94
.7 FTE (3.5 days)						
<u>Anthem ChoicePlus</u>						
Single	862.61	10,351.32	9,778.20	6,738.71	3,612.61	138.95
Adult w Child(ren)	1,526.63	18,319.56	17,305.32	11,926.03	6,393.53	245.90
2 Adults	1,944.16	23,329.92	22,038.36	14,346.97	8,982.95	345.50
Family	2,366.30	28,395.60	26,823.60	17,462.16	10,933.44	420.52

<u>Anthem Standard</u>						
Single	931.50	11,178.00	10,559.16	6,738.71	4,439.29	170.74
Adult w Child(ren)	1,648.75	19,785.00	18,689.64	11,926.03	7,858.97	302.27
2 Adults	2,099.69	25,196.28	23,801.28	14,346.97	10,849.31	417.28
Family	2,555.61	30,667.32	28,969.56	17,462.16	13,205.16	507.89
.6 FTE (3 days)						
<u>Anthem ChoicePlus</u>						
Single	862.61	10,351.32	9,778.20	5,776.04	4,575.28	175.97
Adult w Child(ren)	1,526.63	18,319.56	17,305.32	10,222.31	8,097.25	311.43
2 Adults	1,944.16	23,329.92	22,038.36	12,297.40	11,032.52	424.33
Family	2,366.30	28,395.60	26,823.60	14,967.57	13,428.03	516.46
<u>Anthem Standard</u>						
Single	931.50	11,178.00	10,559.16	5,776.04	5,401.96	207.77
Adult w Child(ren)	1,648.75	19,785.00	18,689.64	10,222.31	9,562.69	367.80
2 Adults	2,099.69	25,196.28	23,801.28	12,297.40	12,898.88	496.11
Family	2,555.61	30,667.32	28,969.56	14,967.57	15,699.75	603.84
.5 FTE (2.5 days)						
<u>Anthem ChoicePlus</u>						
Single	862.61	10,351.32	9,778.20	4,813.36	5,537.96	213.00
Adult w Child(ren)	1,526.63	18,319.56	17,305.32	8,518.60	9,800.96	376.96
2 Adults	1,944.16	23,329.92	22,038.36	10,247.84	13,082.08	503.16
Family	2,366.30	28,395.60	26,823.60	12,472.97	15,922.63	612.41
<u>Anthem Standard</u>						
Single	931.50	11,178.00	10,559.16	4,813.36	6,364.64	244.79
Adult w Child(ren)	1,648.75	19,785.00	18,689.64	8,518.60	11,266.40	433.32
2 Adults	2,099.69	25,196.28	23,801.28	10,247.84	14,948.44	574.94
Family	2,555.61	30,667.32	28,969.56	12,472.97	18,194.35	699.78

DISTRICT AND EMPLOYEE SHARES ARE BASED ON THE CURRENT CONTRACT LANGUAGE

Rates are based on premiums for ChoicePlus option with the following formulas applied:

Single - District pays 93% of the current premium
 Adult with Child(ren) - District pays 93% of the current premium
 2 Adults - District pays 93% of the prior years premium
 Family - District pays 93% of the prior years premium

Domestic Partners

*pays 100% of the Single monthly premium
 pays 100% of the Single monthly premium*

Standard Option - District pays 100% of the District Share of the ChoicePlus Option - the difference in cost is paid by the employee

TEACHER
SY 2023-2024

DENTAL BENEFIT RATE SHEET

First deduction = September 15, 2023
Based on 26 bi-weekly payroll deductions

MSMA Dental Insurance	Plan A (with orthodontia)		Plan B (no orthodontia)	
	Monthly Premium	Annual Premium	Monthly Premium	Annual Premium
Employee	39.70	476.40	39.70	476.40
2 Person	80.35	964.20	78.59	943.08
Family (3 persons or more)	136.44	1,637.28	127.86	1,534.32

	Monthly 2023 Rates*	Annual Rates	Annual District Share	Annual Employee Share	Employee Bi-Wkly Payroll Deduction
Full Time 1.0					
<i>Plan A (with orthodontia)</i>					
Single	39.70	476.40	476.40	0.00	0
2 Person	80.35	964.20	476.40	487.80	18.76
Family	136.44	1,637.28	476.40	1,160.88	44.65
<i>Plan B (no orthodontia)</i>					
Single	39.70	476.40	476.40	0.00	0
2 Person	78.59	943.08	476.40	466.68	17.95
Family	127.86	1,534.32	476.40	1,057.92	40.69
.8 FTE (4 days)					
<i>Plan A (with orthodontia)</i>					
Single	39.70	476.40	381.12	95.28	3.66
2 Person	80.35	964.20	381.12	583.08	22.43
Family	136.44	1,637.28	381.12	1,256.16	48.31
<i>Plan B (no orthodontia)</i>					
Single	39.70	476.40	381.12	95.28	3.66
2 Person	78.59	943.08	381.12	561.96	21.61
Family	127.86	1,534.32	381.12	1,153.20	44.35
.7 FTE (3.5 days)					
<i>Plan A (with orthodontia)</i>					
Single	39.70	476.40	333.48	142.92	5.50
2 Person	80.35	964.20	333.48	630.72	24.26
Family	136.44	1,637.28	333.48	1,303.80	50.15

<i>Plan B (no orthodontia)</i>					
Single	39.70	476.40	333.48	142.92	5.50
2 Person	78.59	943.08	333.48	609.60	23.45
Family	127.86	1,534.32	333.48	1,200.84	46.19
.6 FTE (3 days)					
<i>Plan A (with orthodontia)</i>					
Single	39.70	476.40	285.84	190.56	7.33
2 Person	80.35	964.20	285.84	678.36	26.09
Family	136.44	1,637.28	285.84	1,351.44	51.98
<i>Plan B (no orthodontia)</i>					
Single	39.70	476.40	285.84	190.56	7.33
2 Person	78.59	943.08	285.84	657.24	25.28
Family	127.86	1,534.32	285.84	1,248.48	48.02
.5 FTE (2.5 days)					
<i>Plan A (with orthodontia)</i>					
Single	39.70	476.40	238.20	238.20	9.16
2 Person	80.35	964.20	238.20	726.00	27.92
Family	136.44	1,637.28	238.20	1,399.08	53.81
<i>Plan B (no orthodontia)</i>					
Single	39.70	476.40	238.20	238.20	9.16
2 Person	78.59	943.08	238.20	704.88	27.11
Family	127.86	1,534.32	238.20	1,296.12	49.85

DISTRICT SHARES AND EMPLOYEE SHARES ARE BASED ON THE CURRENT CONTRACT LANGUAGE