

**2022-2023**

# **INSURANCE RATES**

EFFECTIVE 10/1/22 (Updated 8/16/2022)

<b>Quartz - HMO</b>	Full Monthly Rate	Annual Full Cost	SDR Benefit 88%
<b>SINGLE</b> .....	\$ 822.55	\$ 9,870.60	\$ 8,686.13
<b>FAMILY</b> .....	\$ 1,811.28	\$ 21,735.36	\$ 19,127.12

School year support staff & Food Service are 18 deductions, Teaching staff is 19 or 24 deductions based on their pay election, Calendar year employees are 24 deductions. Employee Health Insurance contributions increase by 3% (15% or 28%) if the employee AND spouse do not participate in the Biometric Screening & Online Assessment if applicable.

<u>Employee Pays 12%</u>	Employee Deduction	Benefit per P/R	S/B 0	EMPLOYEE ANNUAL COST
Single 18 deductions 12%	\$ 65.80	\$ 482.56	\$ -	\$ 1,184.47
Single 19 deductions 12%	\$ 62.34	\$ 457.16	\$ -	\$ 1,184.47
Single 24 deductions 12%	\$ 49.35	\$ 361.92	\$ -	\$ 1,184.47
Single 18 deductions 15%	\$ 82.26	\$ 466.11	\$ -	\$ 1,480.59
Single 19 deductions 15%	\$ 77.93	\$ 441.58	\$ -	\$ 1,480.59
Single 24 deductions 15%	\$ 61.69	\$ 349.58	\$ -	\$ 1,480.59
Family 18 deductions 25%	\$ 301.88	\$ 905.64	\$ -	\$ 5,433.84
Family 19 deductions 12%	\$ 137.28	\$ 1,006.69	\$ -	\$ 2,608.24
Family 24 deductions 12%	\$ 108.68	\$ 796.96	\$ -	\$ 2,608.24
Family 18 deductions 28%	\$ 338.11	\$ 869.41	\$ -	\$ 6,085.90
Family 19 deductions 15%	\$ 171.59	\$ 972.37	\$ -	\$ 3,260.30
Family 24 deductions 15%	\$ 135.85	\$ 769.79	\$ -	\$ 3,260.30

## **DELTA DENTAL RATES**

Eligible Groups	Full Monthly Rate	Annual Full Cost	SDR Benefit 88%
<b>Full Monthly Premium 2022-2023</b>			
<b>SINGLE</b> .....	\$ 52.30	\$ 627.60	\$ 552.29
<b>FAMILY</b> .....	\$ 147.82	\$ 1,773.84	\$ 1,560.98

Teaching staff is 19 or 24 deductions based on their pay election and calendar year employees are 24 deductions.

<u>Employee Pays 12%</u>	Employee Deduction	Dental Benefit per P/R	S/B 0	EMPLOYEE ANNUAL COST
Single 19 deductions 12%	\$ 3.96	\$ 29.07	\$ -	\$ 75.31
Single 24 deductions 12%	\$ 3.14	\$ 23.01	\$ -	\$ 75.31
Family 19 deductions 12%	\$ 11.20	\$ 82.16	\$ -	\$ 212.86
Family 24 deductions 12%	\$ 8.87	\$ 65.04	\$ -	\$ 212.86