

Millard School District

Insurance Cost Update

26-Jun-23

		PHD2600	PHD2600	PHD2700	PHD2700	*PHD2800	*PHD2800	*PHD2800	Buy Up Plan *PHD3000
	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
	14.05%	11.48%	6.35%	8.57%	5.13%	-2.76%	-2.92%	0.00%	3.02%
Single	\$533.00	\$594.00	\$632.00	\$686.00	\$721.00	\$701.00	\$681.00	\$681.00	\$702.00
Employee +1	\$1,172.00	\$1,307.00	\$1,390.00	\$1,509.00	\$1,586.00	\$1,542.00	\$1,497.00	\$1,497.00	\$1,542.00
Family	\$1,665.00	\$1,856.00	\$1,974.00	\$2,143.00	\$2,253.00	\$2,191.00	\$2,127.00	\$2,127.00	\$2,191.00
		PHD3500	PHD3500	PHD3500	PHD3500	PHD3500	PHD3500	PHD3500	PHD3500
	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
	14.91%	17.50%	6.35%	9.29%	5.13%	-2.00%	-2.92%	0.00%	3.95%
Single	\$457.00	\$537.00	\$571.00	\$624.00	\$656.00	\$643.00	\$624.00	\$624.00	\$649.00
Employee +1	\$1,017.00	\$1,191.00	\$1,267.00	\$1,385.00	\$1,456.00	\$1,427.00	\$1,395.00	\$1,395.00	\$1,440.00
Family	\$1,435.00	\$1,686.00	\$1,793.00	\$1,959.00	\$2,059.00	\$2,018.00	\$1,959.00	\$1,959.00	\$2,036.00
		PHD5000	PHD5000	PHD5000	PHD5000	PHD5000	PHD5000	PHD5000	PHD5000
	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024
	14.91%	17.50%	6.35%	9.29%	5.13%	-2.00%	-2.92%	0.00%	3.95%
Single	\$406.00	\$477.00	\$507.00	\$554.00	\$582.00	\$570.00	\$533.00	\$533.00	\$575.00
Employee +1	\$896.00	\$1,053.00	\$1,120.00	\$1,224.00	\$1,287.00	\$1,261.00	\$1,224.00	\$1,224.00	\$1,272.00
Family	\$1,273.00	\$1,496.00	\$1,591.00	\$1,739.00	\$1,828.00	\$1,791.00	\$1,739.00	\$1,739.00	\$1,808.00

Premium paid by Millard School District for PHD3500 and PHD5000

HSA Funding:

PHD3000	\$1,050 Health Savings Account
PHD3500	\$1,575 Health Savings Account
PHD5000	\$2,600 Health Savings Account

If employee takes \$1,050 into a Health Savings Account, then the employee pays:

*PHD3000 Single: \$57.00 Employee +1: \$112.00 Family: \$168.00

If employee does not take \$1,050 into a Health Savings Account, then the employee pays:

*PHD3000 Single: -\$30.50 Employee +1: \$24.50 Family: \$80.50

Dental Insurance - Monthly premium paid by Millard School District

2023-2024 Single: \$34.30 Employee +1: \$64.80 Family: \$121.30

Life Insurance - Monthly premium paid by Millard School District

2023-2024 Single: \$3.20 Employee +1: \$4.01 Family: \$4.01

Long-Term Disability (LTD) - If eligible, monthly premium paid by Millard School District

2023-2024 Employee Only: \$15.05

Waiving Insurance: For eligible employees who choose to waive their insurance (Medical & Dental), the amount paid to prime trust, 401K, Health Savings Account, if eligible, will be capped at \$5,000 for professional educators and \$3,000 for provisional educators. These amounts are tied to the employee out-of-pocket maximum for PHD 3500.