

Millard School District

Insurance Cost Update

21-Apr-21

									Buy Up Plan
Care Plus Plan PHD0			PHD2600	PHD2600	PHD2700	PHD2700	*PHD2800	*PHD2800	
2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	
	5.90%	14.05%	11.48%	6.35%	8.57%	5.13%	-2.76%	-2.92%	
Single	\$441.00	\$467.00	\$533.00	\$594.00	\$632.00	\$686.00	\$721.00	\$701.00	\$681.00
Employee +1	\$971.00	\$1,028.00	\$1,172.00	\$1,307.00	\$1,390.00	\$1,509.00	\$1,586.00	\$1,542.00	\$1,497.00
Family	\$1,379.00	\$1,460.00	\$1,665.00	\$1,856.00	\$1,974.00	\$2,143.00	\$2,253.00	\$2,191.00	\$2,127.00

Care Plus Plan PHD1			PHD3500	PHD3500	PHD3500	PHD3500	PHD3500	PHD3500	
2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	
	5.90%	14.91%	17.50%	6.35%	9.29%	5.13%	-2.00%	-2.92%	
Single	\$376.00	\$398.00	\$457.00	\$537.00	\$571.00	\$624.00	\$656.00	\$643.00	\$624.00
Employee +1	\$833.00	\$882.00	\$1,017.00	\$1,191.00	\$1,267.00	\$1,385.00	\$1,456.00	\$1,427.00	\$1,395.00
Family	\$1,179.00	\$1,249.00	\$1,435.00	\$1,686.00	\$1,793.00	\$1,959.00	\$2,059.00	\$2,018.00	\$1,959.00

Care Plus Plan PHD2			PHD5000	PHD5000	PHD5000	PHD5000	PHD5000	PHD5000	
2013-2014	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	
	5.90%	14.91%	17.50%	6.35%	9.29%	5.13%	-2.00%	-2.92%	
Single	\$333.00	\$353.00	\$406.00	\$477.00	\$507.00	\$554.00	\$582.00	\$570.00	\$533.00
Employee +1	\$737.00	\$780.00	\$896.00	\$1,053.00	\$1,120.00	\$1,224.00	\$1,287.00	\$1,261.00	\$1,224.00
Family	\$1,046.00	\$1,108.00	\$1,273.00	\$1,496.00	\$1,591.00	\$1,739.00	\$1,828.00	\$1,791.00	\$1,739.00

Premium paid by Millard School District for PHD3500 and PHD5000

Funding:

PHD2800	\$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:

*PHD2800	Single: \$57.00	Employee +1: \$112.00	Family: \$168.00
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If employee does not take \$1,050 into a Health Savings Account, then the employee pays:

*PHD2800	Single: -\$30.50	Employee +1: \$24.50	Family: \$80.50
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Dental Insurance - Monthly premium paid by Millard School District

2021-2022	Single: \$35.40	Employee +1: \$66.80	Family: \$125.00
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Life Insurance - Monthly premium paid by Millard School District

2021-2022	Single: \$3.20	Employee +1: \$4.01	Family: \$4.01
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Long-Term Disability (LTD) - If eligible, monthly premium paid by Millard School District

2021-2022	Employee Only: \$15.05
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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.