

**OTHELLO SCHOOL DISTRICT # 147  
2017-2018 INSURANCE RATES  
CERTIFICATED ADMINISTRATORS**

**PREMERA**

**Pre-Pooling Amount:**

State Allocation per FTE: \$ 820.00

**MANDATORY BENEFIT MONTHLY PREMIUMS ARE AS FOLLOWS:**

(Employee LTD coverage is calculated on a individual's salary base. This **ESTIMATE** is based on a \$40K salary. Insurance Premiums will vary based on individual's salary.)

**Important Notice**

		Employee Only	Employee (+) Family
Sun Life	<b>Estimate:</b>	\$ 7.60	\$ 7.60
Sun Life	\$20,000 Employee Coverage	\$ 2.50	\$ 2.50
OSD Dental	Individual &/or Family Coverage	\$ 110.00	\$ 110.00
OSD Vision	Individual Coverage	\$ 25.00	
OSD Vision	Individual + Coverage		\$ 33.00
The total <b>estimate</b> of mandatory benefit monthly premiums (to be subtracted from the state allotment above):		\$ 145.10	\$ 153.10
<b>ESTIMATED BALANCE TO APPLY TOWARDS OPTIONAL MEDICAL INSURANCE:</b>		\$ 674.90	\$ 666.90

**Insurance Coverage Begins November 1, 2017**

MEDICAL HEALTHCARE PROVIDER PLANS		MONTHLY PREMIUM	OUT-OF-POCKET COST FOR MEDICAL HEALTH CARE PLAN EMPLOYEE ONLY	OUT-OF-POCKET COST FOR MEDICAL HEALTH CARE PLAN EMPLOYEE (+) FAMILY
Premera Education Program	Employee Only	\$ 625.35	\$ -	\$ -
<b>Health Reimbursement Option (HRA)</b>	Employee & Spouse	\$ 1,139.80	\$ (464.90)	\$ (472.90)
	Employee, Spouse & Child(ren)	\$ 1,377.50	\$ (702.60)	\$ (710.60)
Heritage Plus Network	Employee & Child(ren)	\$ 862.15	\$ (187.25)	\$ (195.25)
Premera Education Program	Employee Only	\$ 1,041.05	\$ (366.15)	\$ (374.15)
Plan 5	Employee & Spouse	\$ 2,000.80	\$ (1,325.90)	\$ (1,333.90)
	Employee, Spouse & Child(ren)	\$ 2,410.35	\$ (1,735.45)	\$ (1,743.45)
Heritage Plus Network	Employee & Child(ren)	\$ 1,420.55	\$ (745.65)	\$ (753.65)
Premera Education Program	Employee Only	\$ 900.05	\$ (225.15)	\$ (233.15)
Plan 2	Employee & Spouse	\$ 1,647.55	\$ (972.65)	\$ (980.65)
	Employee, Spouse & Child(ren)	\$ 1,975.30	\$ (1,300.40)	\$ (1,308.40)
Heritage Plus Network	Employee & Child(ren)	\$ 1,201.75	\$ (526.85)	\$ (534.85)
Premera Education Program	Employee Only	\$ 822.85	\$ (147.95)	\$ (155.95)
Plan 3	Employee & Spouse	\$ 1,506.45	\$ (831.55)	\$ (839.55)
	Employee, Spouse & Child(ren)	\$ 1,806.25	\$ (1,131.35)	\$ (1,139.35)
Heritage Plus Network	Employee & Child(ren)	\$ 1,098.80	\$ (423.90)	\$ (431.90)
Premera Education Program	Employee Only	\$ 605.95	\$ -	\$ -
EasyChoice A	Employee & Spouse	\$ 1,101.00	\$ (426.10)	\$ (434.10)
	Employee, Spouse & Child(ren)	\$ 1,319.30	\$ (644.40)	\$ (652.40)
Heritage Plus Network	Employee & Child(ren)	\$ 803.95	\$ (129.05)	\$ (137.05)

**\*\*\*Questions\*\*\***  
Brett x 1002  
Lisa x 1016  
Aurora x 1006  
Amy x 1007  
Anji x 1004

**Check your emails daily for upcoming deadlines and enrollment information**

**SEE BACK OF FORM FOR ADDITIONAL PLANS**

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\$ 674.90 \$ 666.90

MEDICAL HEALTHCARE PROVIDER PLANS		MONTHLY PREMIUM		OUT-OF-POCKET COST FOR MEDICAL HEALTH CARE PLAN - EMPLOYEE ONLY	OUT-OF-POCKET COST FOR MEDICAL HEALTH CARE PLAN--EMPLOYEE + FAMILY
Premera Education Program EasyChoice B	Employee Only	\$ 605.95		\$ -	\$ -
	Employee & Spouse	\$ 1,101.00		\$ (426.10)	\$ (434.10)
	Employee, Spouse & Child(ren)	\$ 1,319.30		\$ (644.40)	\$ (652.40)
Heritage Plus Network	Employee & Child(ren)	\$ 803.95		\$ (129.05)	\$ (137.05)
Premera Education Program Basic Plan	Employee Only	\$ 489.15		\$ -	\$ -
	Employee & Spouse	\$ 888.80		\$ (213.90)	\$ (221.90)
	Employee, Spouse & Child(ren)	\$ 1,063.80		\$ (388.90)	\$ (396.90)
Heritage Plus Network	Employee & Child(ren)	\$ 648.70		\$ -	\$ -
Premera Education Program QHDHP H.S.A.	Employee Only	\$ 474.70		\$ -	\$ -
	Employee & Spouse	\$ 861.60		\$ (186.70)	\$ (194.70)
	Employee, Spouse & Child(ren)	\$ 1,018.05		\$ (343.15)	\$ (351.15)
Heritage Plus Network	Employee & Child(ren)	\$ 629.45		\$ -	\$ -

PLEASE be aware that you will not be able to add to your coverage until the next open enrollment (September 2018)  
unless you have a "qualifying" event. (i.e. change in marital status, births, adoptions, etc.)

**Please Note: Additional information regarding insurance and enrollment deadlines will be sent at a later time. Please check your boxes and emails daily.**