

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

PREMERA

Pre-Pooling Amount:

State Allocation per FTE:	\$ 820.00
District allocation to insurance pool:	\$ 31.00
Total Allocation (pre-pooling)	\$ 851.00

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	Estimate:	\$ 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 estimate of mandatory benefit monthly premiums (to be subtracted from the total allotment above):		\$ 145.10	\$ 153.10
ESTIMATED BALANCE TO APPLY TOWARDS OPTIONAL MEDICAL INSURANCE:		\$ 705.90	\$ 697.90

Insurance Coverage Begins November 1, 2017

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

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	\$ -	\$ -
Health Reimbursement Option (HRA)	Employee & Spouse	\$ 1,139.80	\$ (433.90)	\$ (441.90)
	Employee, Spouse & Child(ren)	\$ 1,377.50	\$ (671.60)	\$ (679.60)
Heritage Plus Network	Employee & Child(ren)	\$ 862.15	\$ (156.25)	\$ (164.25)
Premera Education Program	Employee Only	\$ 1,041.05	\$ (335.15)	\$ (343.15)
Plan 5	Employee & Spouse	\$ 2,000.80	\$ (1,294.90)	\$ (1,302.90)
	Employee, Spouse & Child(ren)	\$ 2,410.35	\$ (1,704.45)	\$ (1,712.45)
Heritage Plus Network	Employee & Child(ren)	\$ 1,420.55	\$ (714.65)	\$ (722.65)
Premera Education Program	Employee Only	\$ 900.05	\$ (194.15)	\$ (202.15)
Plan 2	Employee & Spouse	\$ 1,647.55	\$ (941.65)	\$ (949.65)
	Employee, Spouse & Child(ren)	\$ 1,975.30	\$ (1,269.40)	\$ (1,277.40)
Heritage Plus Network	Employee & Child(ren)	\$ 1,201.75	\$ (495.85)	\$ (503.85)
Premera Education Program	Employee Only	\$ 822.85	\$ (116.95)	\$ (124.95)
Plan 3	Employee & Spouse	\$ 1,506.45	\$ (800.55)	\$ (808.55)
	Employee, Spouse & Child(ren)	\$ 1,806.25	\$ (1,100.35)	\$ (1,108.35)
Heritage Plus Network	Employee & Child(ren)	\$ 1,098.80	\$ (392.90)	\$ (400.90)
Premera Education Program	Employee Only	\$ 605.95	\$ -	\$ -
EasyChoice A	Employee & Spouse	\$ 1,101.00	\$ (395.10)	\$ (403.10)
	Employee, Spouse & Child(ren)	\$ 1,319.30	\$ (613.40)	\$ (621.40)
Heritage Plus Network	Employee & Child(ren)	\$ 803.95	\$ (98.05)	\$ (106.05)

SEE BACK OF FORM FOR ADDITIONAL PLANS

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\$ 705.90 \$ 697.90

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		\$ (395.10)	\$ (403.10)
	Employee, Spouse & Child(ren)	\$ 1,319.30		\$ (613.40)	\$ (621.40)
Heritage Plus Network	Employee & Child(ren)	\$ 803.95		\$ (98.05)	\$ (106.05)
Premera Education Program Basic Plan	Employee Only	\$ 489.15		\$ -	\$ -
	Employee & Spouse	\$ 888.80		\$ (182.90)	\$ (190.90)
	Employee, Spouse & Child(ren)	\$ 1,063.80		\$ (357.90)	\$ (365.90)
Heritage Plus Network	Employee & Child(ren)	\$ 648.70		\$ -	\$ -
Premera Education Program QHDHP H.S.A.	Employee Only	\$ 474.70		\$ -	\$ -
	Employee & Spouse	\$ 861.60		\$ (155.70)	\$ (163.70)
	Employee, Spouse & Child(ren)	\$ 1,018.05		\$ (312.15)	\$ (320.15)
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.