

# 2009-2010 Teacher, Full Year - Benefit Rates

Done 6/3/09

	1.00					# of pays 26			
<b>HEALTH INSURANCE</b> there are 3 different BCBS plans to choose from VHP, Comp 250 or JY	Annual cost for Health Plan	Monthly cost for Health Plan	School Pays Monthly	School pays Annually	School pays per pay	School %	YOUR COST Per Year	YOUR COST PER MONTH	YOUR COST PER PAY
VHP or Comp 250 : Single	6346.00	528.83	465.37	5584.48	214.79	88%	761.52	63.46	29.29
VHP or Comp 250 : 2-Person	12474.00	1039.50	914.76	10977.12	422.20	88%	1496.88	124.74	57.57
VHP or Comp 250 : Family	16722.00	1393.50	1226.28	14715.36	565.98	88%	2006.64	167.22	77.18
JY: Single	7124.00	593.67	465.37	5584.48	214.79	88%	1539.52	128.29	59.21
JY: 2-Person	14047.00	1170.58	914.76	10977.12	422.20	88%	3069.88	255.82	118.07
JY: Family	18890.00	1574.17	1226.28	14715.36	565.98	88%	4174.64	347.89	160.56

## Opt Out of our Health Insurance

Must forego insurance for the entire plan year (July 1 to June 30).			Must complete the Section 125 paperwork for opting out.						
Single opt out	\$ 700.00								
Two person opt out	\$ 1,200.00	prorated							
Family opt out	\$ 1,500.00								

<b>DENTAL INSURANCE</b>	Annual cost for Dental Plan	Monthly cost for Dental Plan	School Pays Monthly	School pays Annually	School pays per pay	School %	YOUR COST Annually	YOUR COST PER MONTH	YOUR COST PER PAY
Single	444.48	37.04	31.48	377.81	14.53	85%	66.67	5.56	2.56
2- Person	889.32	74.11	62.99	755.92	29.07	85%	133.40	11.12	5.13
Family	1422.72	118.56	100.78	1209.31	46.51	85%	213.41	17.78	8.21

## Life/LTD (Board pays premiums no cost to you)

Amount of the Life policy	\$25,000.00								
Long-Term Disability Insurance. Eligible employees may apply for this benefit at the time of a disability or long term illness.									

## Health & Dependent Care Pre-tax Savings Accounts

You must enroll or opt out within the first 30 days of employment									
You may contribute up to \$6000.00 into a Health Care Reimbursement Account									
You may contribute up to \$5,000 into a Dependent Care Reimbursement Account									
Health & Dental Premiums are pre-tax.									

## Direct Deposit

Mandatory									
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