

CAROLINE COUNTY PUBLIC SCHOOLS

Employee Monthly Insurance Premiums

The Local Choice - Anthem Blue Cross and Blue Shield

Coverage Effective October 1, 2023 through September 30, 2024

(All Health Insurance plans are PPO plans. Dental and Vision Insurance are included.)

Key Advantage 250

Deductible = single \$250/dual \$500

	Total Premium	Full-Time Employees		Part-Time Employees	
		CCPS Pays	Employee Pays	CCPS Pays	Employee Pays
Employee Only	832.00	651.00	181.00	325.50	506.50
Employee + 1 (Spouse/Child)**	1,539.00	1,162.00	377.00	581.00	958.00
Employee/Family	2,247.00	1,555.00	692.00	777.50	1,469.50

**Employee + 1 tier = Employee & 1 child or Employee & Spouse

Key Advantage 500

Deductible = single \$500/dual \$1,000

	Total Premium	Full-Time Employees		Part-Time Employees	
		CCPS Pays	Employee Pays	CCPS Pays	Employee Pays
Employee Only	742.00	656.00	86.00	328.00	414.00
Employee + 1 (Spouse/Child)**	1,373.00	1,173.00	200.00	586.50	786.50
Employee/Family	2,003.00	1,568.00	435.00	784.00	1,219.00

**Employee + 1 tier = Employee & 1 child or Employee & Spouse

High Deductible Plan

Deductible = single \$2,800/dual \$5,600

	Total Premium	Full-Time Employees		Part-Time Employees	
		CCPS Pays	Employee Pays	CCPS Pays	Employee Pays
Employee Only	599.00	520.00	79.00	260.00	339.00
Employee + 1 (Spouse/Child)**	1,109.00	898.00	211.00	449.00	660.00
Employee/Family	1,619.00	1,236.00	383.00	618.00	1,001.00
Health Savings Account (HSA)		150.00	as desired	50.00	as desired

**Employee + 1 tier = Employee & 1 child or Employee & Spouse

(The Employer HSA contribution is the same amount for all tiers)

Participants must open an HSA account with Atlantic Union Bank (Bowling Green Branch) to receive the HSA contribution.

DELTA DENTAL - STAND ALONE PLAN

Same rate for Full-Time and Part-Time Employees

This plan is available for employees who do not enroll in the Health plan

	Total Premium	Full-Time and Part-Time	
		CCPS Pays	Employee Pays
Employee Only	46.19	23.10	23.09
Employee + 1 (Spouse)	99.59	34.86	64.73
Employee + 1 Child/Children	100.46	35.16	65.30
Employee/Family	178.70	62.55	116.15