

CAROLINE COUNTY PUBLIC SCHOOLS

Employee Monthly Insurance Premiums

The Local Choice - Anthem Blue Cross and Blue Shield

Coverage Effective October 1, 2025 through September 30, 2026

(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	1,023.00	800.00	223.00	400.00	623.00
Employee + 1 (Spouse/Child)**	1,891.00	1,428.00	463.00	714.00	1,177.00
Employee/Family	2,761.00	1,911.00	850.00	955.50	1,805.50

**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	912.00	806.00	106.00	403.00	509.00
Employee + 1 (Spouse/Child)**	1,687.00	1,441.00	246.00	720.50	966.50
Employee/Family	2,461.00	1,926.00	535.00	963.00	1,498.00

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

High Deductible Plan

Deductible = single \$3,300/dual \$6,600

	Total Premium	Full-Time Employees		Part-Time Employees	
		CCPS Pays	Employee Pays	CCPS Pays	Employee Pays
Employee Only	736.00	638.00	98.00	319.00	417.00
Employee + 1 (Spouse/Child)**	1,363.00	1,103.00	260.00	551.50	811.50
Employee/Family	1,989.00	1,519.00	470.00	759.50	1,229.50
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.