



800 South Taft Avenue • Loveland, CO 80537 • Office (970) 613-5004 • Fax (970) 613-6169

MONTHLY HEALTH INSURANCE RATES

*The District's insurance package includes health, dental and life insurance

Rates for part-time staff electing to enroll in one of the district's health/dental plans are determined by the employee's percentage of contract (licensed, administrative, professional and technical staff) or notice of assignment (classified staff) and plan selection. The PPO 5 single rate (\$522.46) is used when figuring the district contribution for PPO 4 and PPO 5 single coverage. The district benefit for a part-time employee's premium is calculated by multiplying the percentage of the contract or notice of assignment by the PPO 5 (\$522.46) single rate; that amount is applied to the single premium of the plan selected; the difference is what the part-time employee pays through a payroll deduction. Dependent coverage, if selected, is in addition to what the employee pays for single coverage.

Refer to examples on page two of this sheet*

Effective: July 1, 2011

Percentage of Assignment	District Benefit PPO 4 & 5 Plans	Employee Deduction Single PPO 4	Employee Deduction Single PPO 5
100%	\$525.86	\$ 42.08	\$ 0.00

100% EE + Spouse Insurance

PPO 4 \$602.60
PPO 5 \$518.84

100% EE + Child(ren) Insurance

PPO 4 \$541.50
PPO 5 \$464.01

100% EE + Family Insurance

PPO 4 \$782.72
PPO 5 \$687.03

100% TWO EE'S Family Insurance

PPO 4 \$260.26* **Refer to page two**
PPO 5 \$164.57

Vision Insurance

Employee	\$ 9.66
Employee + Spouse	\$14.16
Employee + Child(ren)	\$12.56
Employee + Family	\$24.22

Disability Insurance

The disability insurance premium is district-paid for full-time employees. Rates for part-time employees are based on percentage of contract or notice of assignment. The District benefit for a part-time employee's monthly premium is calculated by multiplying the percentage of contract or notice of assignment by \$7.25 the total monthly premium for disability insurance. The difference is what the part-time employee pays through a payroll deduction.

Example: A part-time employee working a 75% assignment – $7.25 \times .75 = \$5.44$ = district contribution. Total monthly premium for disability = $\$7.25 - \$5.44 = \$1.81$ = employee deduction.

Example: A part-time employee working a 75% assignment, choosing the **PPO 5** health plan - $\$522.46 \times .75 = \391.85 = district contribution. Total monthly premium for PPO 5 option = $\$522.46 - \$391.85 = \$130.61$ = employee deduction.

Example: A part-time employee working a 75% assignment, choosing the **PPO 4** health plan - $\$522.46 \times .75 = \391.85 = district contribution. Total monthly premium for PPO 4 option = $\$564.54 - \$391.85 = \$172.69$ = employee deduction.

***Two-employee family monthly deduction based on 100% assignment for PPO 4 - \$218.18 is deducted from the employee's paycheck who chooses to have the family deduction, \$42.08 is deducted from spouse's paycheck for single coverage ($\$218.18 + \$42.08 = \$260.26$ total monthly premium PPO 4).**