

**MEDICAL, DENTAL, Vision Care INSURANCE COSTS**

**Rates effective January 1, 2024 through December 31, 2024**

\*Payroll deductions occur the month prior to premium payments (i.e. December deduction for January premium)

**Certificated - 10 Monthly Deductions**

*Those employed initially for LESS THAN 50% are not eligible for medical programs.*

\*District maximum contribution is \$3,213.02

FTE	PROGRAM	Annual Premium	10 Monthly Premiums	District Pays	Employee Pays
1.0000	Kaiser HMO	\$ 23,458.20	\$ 2,345.82	\$ 2,345.82	-
	Cigna HMO	\$ 32,130.20	\$ 3,213.02	\$ 3,213.02	-
	Cigna POS	\$ 41,242.50	\$ 4,124.25	\$ 3,213.02	911.23
	Cigna HSA	\$ 24,851.40	\$ 2,485.14	\$ 2,485.14	-
	Kaiser HMO High Deductible	\$ 17,243.40	\$ 1,724.34	\$ 1,724.34	-
	Kaiser HSA	\$ 20,525.90	\$ 2,052.59	\$ 2,052.59	-
	Dental Plan	\$ 1,900.00	\$ 190.00	\$ 190.00	-
	Effective 12/1/23	Vision Care	\$ 308.90	\$ 30.89	\$ 30.89
0.9000	Kaiser HMO			\$ 2,111.24	234.58
	Cigna HMO			\$ 2,891.72	321.30
	Cigna POS			\$ 2,891.72	1,232.53
	Cigna HSA			\$ 2,236.63	248.51
	Kaiser HMO High Deductible			\$ 1,551.91	172.43
	Kaiser HSA			\$ 1,847.33	205.26
	Dental Plan			\$ 171.00	19.00
	Effective 12/1/23	Vision Care			\$ 27.80
0.8000	Kaiser HMO			\$ 1,876.66	469.16
	Cigna HMO			\$ 2,570.42	642.60
	Cigna POS			\$ 2,570.42	1,553.83
	Cigna HSA			\$ 1,988.11	497.03
	Kaiser HMO High Deductible			\$ 1,379.47	344.87
	Kaiser HSA			\$ 1,642.07	410.52
	Dental Plan			\$ 152.00	38.00
	Effective 12/1/23	Vision Care			\$ 24.71
0.7500	Kaiser HMO			\$ 1,759.37	586.46
	Cigna HMO			\$ 2,409.77	803.26
	Cigna POS			\$ 2,409.77	1,714.49
	Cigna HSA			\$ 1,863.86	621.29
	Kaiser HMO High Deductible			\$ 1,293.26	431.09
	Kaiser HSA			\$ 1,539.44	513.15
	Dental Plan			\$ 142.50	47.50
	Effective 12/1/23	Vision Care			\$ 23.17
0.6000	Kaiser HMO			\$ 1,407.49	938.33
	Cigna HMO			\$ 1,927.81	1,285.21
	Cigna POS			\$ 1,927.81	2,196.44
	Cigna HSA			\$ 1,491.08	994.06
	Kaiser HMO High Deductible			\$ 1,034.60	689.74
	Kaiser HSA			\$ 1,231.55	821.04
	Dental Plan			\$ 114.00	76.00
	Effective 12/1/23	Vision Care			\$ 18.53
0.5000	Kaiser HMO			\$ 1,172.91	1,172.91
	Cigna HMO			\$ 1,606.51	1,606.51
	Cigna POS			\$ 1,606.51	2,517.74
	Cigna HSA			\$ 1,242.57	1,242.57
	Kaiser HMO High Deductible			\$ 862.17	862.17
	Kaiser HSA			\$ 1,026.30	1,026.30
	Dental Plan			\$ 95.00	95.00
	Effective 12/1/23	Vision Care			\$ 15.45
If employment drops below 50%, employee may continue on dental and vision plans by paying their portion.					
0.4000	Dental Plan			\$ 76.00	114.00
Effective 12/1/23	Vision Care			\$ 12.36	18.53
0.2000	Dental Plan			\$ 38.00	152.00
Effective 12/1/23	Vision Care			\$ 6.18	24.71

NO DEDUCTIONS JUNE/JULY