

CONCORD COMMUNITY SCHOOLS

INSURANCE COST BREAKDOWN

Effective January 1, 2019

2018

2019

EMPLOYEE ONLY	Plan A	Plan B
HEALTH Employee Annual Cost	\$ 1,728.40	\$ 644.80
26 pays =	\$ 66.48	\$ 24.80
20 pays =	\$ 86.42	\$ 32.24
One Plan		
DENTAL & VISION Employee Annual Cost	\$ 141.19	\$ 141.19
26 pays =	\$ 5.43	\$ 5.43
20 pays =	\$ 7.06	\$ 7.06

Plan A	Plan B	INC
\$ 1,762.97	\$ 657.70	2%
\$ 67.81	\$ 25.30	
\$ 88.15	\$ 32.88	
One Plan		
\$ 144.01	\$ 144.01	2%
\$ 5.54	\$ 5.54	
\$ 7.20	\$ 7.20	

EMPLOYEE AND CHILDREN	Plan A	Plan B
HEALTH Employee Annual Cost	\$ 6,837.80	\$ 4,305.20
26 pays =	\$ 262.99	\$ 165.58
20 pays =	\$ 341.89	\$ 215.26
One Plan		
DENTAL & VISION Employee Annual Cost	\$ 524.06	\$ 524.06
26 pays =	\$ 20.16	\$ 20.16
20 pays =	\$ 26.20	\$ 26.20

Plan A	Plan B	INC
\$ 6,974.56	\$ 4,391.30	2%
\$ 268.25	\$ 168.90	
\$ 348.73	\$ 219.57	
One Plan		
\$ 534.54	\$ 534.54	2%
\$ 20.56	\$ 20.56	
\$ 26.73	\$ 26.73	

EMPLOYEE AND SPOUSE	Plan A	Plan B
HEALTH Employee Annual Cost	\$ 8,637.80	\$ 6,105.20
26 pays =	\$ 332.22	\$ 234.82
20 pays =	\$ 431.89	\$ 305.26
One Plan		
DENTAL & VISION Employee Annual Cost	\$ 519.77	\$ 519.77
26 pays =	\$ 19.99	\$ 19.99
20 pays =	\$ 25.99	\$ 25.99

Plan A	Plan B	INC
\$ 8,810.56	\$ 6,227.30	2%
\$ 338.87	\$ 239.51	
\$ 440.53	\$ 311.37	
One Plan		
\$ 530.17	\$ 530.17	2%
\$ 20.39	\$ 20.39	
\$ 26.51	\$ 26.51	

EMPLOYEE, SPOUSE, & CHILDREN	Plan A	Plan B
HEALTH Employee Annual Cost	\$ 8,637.80	\$ 6,105.20
26 pays =	\$ 332.22	\$ 234.82
20 pays =	\$ 431.89	\$ 305.26
One Plan		
DENTAL & VISION Employee Annual Cost	\$ 519.77	\$ 519.77
26 pays =	\$ 19.99	\$ 19.99
20 pays =	\$ 25.99	\$ 25.99

Plan A	Plan B	INC
\$ 8,810.56	\$ 6,227.30	2%
\$ 338.87	\$ 239.51	
\$ 440.53	\$ 311.37	
One Plan		
\$ 530.17	\$ 530.17	2%
\$ 20.39	\$ 20.39	
\$ 26.51	\$ 26.51	

TWO EMPLOYEES	Plan A	Plan B
HEALTH Employee Annual Cost	\$ 1,837.80	\$ 1.00
26 pays =	\$ 70.68	\$ 0.04
20 pays =	\$ 91.89	\$ 0.05
One Plan		
DENTAL & VISION Employee Annual Cost	\$ 159.06	\$ 159.06
26 pays =	\$ 6.12	\$ 6.12
20 pays =	\$ 7.95	\$ 7.95

Plan A	Plan B	INC
\$ 1,874.56	\$ 1.02	2%
\$ 72.10	\$ 0.04	
\$ 93.73	\$ 0.05	
One Plan		
\$ 162.24	\$ 162.24	2%
\$ 6.24	\$ 6.24	
\$ 8.11	\$ 8.11	