



Insurance Rate Schedule
July 1, 2024 - June 30, 2025

****Insurance deductions are taken out of paychecks 3 through 22****

COVERAGE	CARRIER MONTHLY PREMIUM RATE	Employer Monthly Contribution	EMPLOYEE'S MONTHLY COST	EMPLOYEE'S 20 PAY PERIOD PER PAY CHECK COST
MEDICAL - United Healthcare PPO \$500 Plan				
Employee	\$593.96	\$593.96	\$0.00	\$0.00
Employee + Spouse	\$1,187.90	\$593.96	\$593.94	\$356.36
Employee + Child(ren)	\$1,146.33	\$593.96	\$552.37	\$331.42
Employee + Family	\$1,615.56	\$593.96	\$1,021.60	\$612.96
MEDICAL - United Healthcare HDHP \$1,600 with HSA				
Employee	\$500.65	\$500.65	\$0.00	\$0.00
Employee + Spouse	\$1,001.29	\$500.65	\$500.64	\$300.38
Employee + Child(ren)	\$966.23	\$500.65	\$465.58	\$279.35
Employee + Family	\$1,361.77	\$500.65	\$861.12	\$516.67
VOLUNTARY DENTAL Prepaid - UHC DHMO				
Employee	\$8.01	\$0.00	\$8.01	\$4.81
Employee + Spouse	\$15.95	\$0.00	\$15.95	\$9.57
Employee + Child(ren)	\$20.82	\$0.00	\$20.82	\$12.49
Employee + Family	\$24.04	\$0.00	\$24.04	\$14.42
VOLUNTARY DENTAL PPO - Delta Dental LEVEL II				
Employee	\$32.86	\$0.00	\$32.86	\$19.72
Employee + Spouse	\$65.72	\$0.00	\$65.72	\$39.43
Employee + Child(ren)	\$69.01	\$0.00	\$69.01	\$41.41
Employee + Family	\$98.58	\$0.00	\$98.58	\$59.15
VOLUNTARY VISION - AVESIS				
Employee	\$6.64	\$0.00	\$6.64	\$3.98
Employee + Spouse	\$12.56	\$0.00	\$12.56	\$7.54
Employee + Child(ren)	\$13.69	\$0.00	\$13.69	\$8.21
Employee + Family	\$17.60	\$0.00	\$17.60	\$10.56
Voluntary Short Term Disability - Sun Life Financial Short Term Disability can help you replace a portion of your income while you are ill, disabled or on maternity leave. Refer to open enrollment materials for eligibility, cost as the price varies by your salary and other factors. Plan information can also be found on the Laveen Employee Benefit website.				
Optional Life Insurance - Minnesota Life (Ochs, Inc.) Allows you to purchase additional Life insurance above the District paid Life insurance amount of \$30,000. Refer to open enrollment materials for cost as the price varies by your age and other factors. Plan information can also be found on the Laveen Employee Benefit website.				
Voluntary Income Supplement- Colonial Life Colonial Life offers a wide range of financial protection options: Group ACCIDENT, CRITICAL CARE ILLNESS, and MEDICAL BRIDGE. Employees can enroll in any of these groups and coverage is available for employee, employee + spouse, one-parent family, and two-parent family. Group ACCIDENT and MEDICAL BRIDGE are pre-tax and Group CRITICAL CARE ILLNESS is post-tax. Refer to open enrollment materials for rates and plan information.				
Flexible Spending Account (FSA) - Health FSA and Dependent Care FSA available through WEX Contribute money out of your paycheck to the Health and/or Dependent Care Flexible Spending Accounts. You are eligible to contribute up to \$3,200 in the Health FSA and up to \$5,000 in the Dependent Care FSA. This allows you to pay for eligible health and dependent care expenses on a pre-tax basis which can INCREASE your take home pay!!!				
Limited Purpose Flexible Spending Account through WEX Employees participating in the HDHP Medical plan with a Health Savings Account may also participate in the Limited Purpose FSA plan. As with the full Flexible Spending Account deductions are taken on a pre-tax basis. Services allowed under this plan are for Dental and Vision services only, no medical expenses can be reimbursed under this account. You may also use this account for Dependent Care services. You are eligible to contribute up to \$3,200 in the Health FSA and up to \$5,000 in the Dependent Care FSA.				
Health Savings Account (HSA)- OPTUM BANK Employees contribute money out of your paycheck in to the Health Savings Account through Optum Bank. This money can be used to pay for your medical, prescription, dental and vision services with pre-tax dollars, while also utilizing as an ongoing savings account. The money contributed is yours to keep, there is no "Use it or Lose it" penalties. HSA-HDHP members may contribute to an IRS Maximum of \$4,150 as an individual and \$8,300 as a family into your Health Savings Account. The District will contribute \$1,100 this year to your Health Savings Account when you elect coverage under the HDHP medical plan. The revised Laveen ESD Employee HSA Maximum contribution is \$3,050 Single/\$7,200 family with District Contribution. If you are age 55 or older and not enrolled in Medicare, you may contribute an additional \$1,000 per calendar year for the IRS Catch-Up. Deductions are taken on a pre-tax basis allowing you to pay for services with pre-tax dollars which can INCREASE your take home pay! The District pays the monthly banking administration fee for the employees enrolled in the HSA Bank Account.				
District Paid Benefits for ALL employees- Teladoc & Interface Behavioral Health (EAP) Teladoc gives you and your household 24/7/365 access to a doctor through the convenience of phone or video consults. Interface Behavioral Health is the Employee Assistance Program available to you and your family (up to age 26). 6-session model face-to-face or virtual counseling and unlimited self-help tools on work/life and health and wellness resources online or by phone.				