

CAROLINE COUNTY PUBLIC SCHOOLS

Employee Monthly Insurance Premiums

The Local Choice - Anthem Blue Cross and Blue Shield

Coverage Effective October 1, 2024 through September 30, 2025

(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 | 913.00 | 714.00 | 199.00 | 357.00 | 556.00 |
| Employee + 1 (Spouse/Child)** | 1,688.00 | 1,275.00 | 413.00 | 637.50 | 1,050.50 |
| Employee/Family | 2,465.00 | 1,706.00 | 759.00 | 853.00 | 1,612.00 |

**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 | 814.00 | 720.00 | 94.00 | 360.00 | 454.00 |
| Employee + 1 (Spouse/Child)** | 1,506.00 | 1,287.00 | 219.00 | 643.50 | 862.50 |
| Employee/Family | 2,197.00 | 1,720.00 | 477.00 | 860.00 | 1,337.00 |

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

High Deductible Plan

Deductible = single \$2,800/dual \$5,600

| | Total Premium | Full-Time Employees | | Part-Time Employees | |
|-------------------------------------|---------------|---------------------|-------------------|---------------------|-------------------|
| | | CCPS Pays | Employee Pays | CCPS Pays | Employee Pays |
| Employee Only | 657.00 | 570.00 | 87.00 | 285.00 | 372.00 |
| Employee + 1 (Spouse/Child)** | 1,217.00 | 985.00 | 232.00 | 492.50 | 724.50 |
| Employee/Family | 1,776.00 | 1,356.00 | 420.00 | 678.00 | 1,098.00 |
| 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.