

WESTMORELAND SCHOOL DISTRICT  
 HOURLY EMPLOYEES  
 2016-2017 HEALTH INSURANCE COSTS  
 Board's contributions for medical insurance based upon **83% of plan chosen.**

AB5 (HMO 1); no annual deductible, \$5 office visit copay

	Annual Cost	Board's Annual Cost	Employee's Annual Cost	Employee Cost per payperiod *
Single	\$8,986	\$7,458	\$1,528	\$76.38
2-person	\$17,971	\$14,916	\$3,055	\$152.76
Family	\$24,261	\$20,137	\$4,124	\$206.22

AB20 HMO with NO inpatient deductible and \$20/office visit copays; higher Rx co-pays

	Annual Cost	Board's Annual Cost	Employee's Annual Cost	Employee Cost per payperiod *
Single	\$7,809	\$6,482	\$1,328	\$66.38
2-person	\$15,619	\$12,964	\$2,655	\$132.76
Family	\$21,085	\$17,501	\$3,584	\$179.22

BC2T20 POS; no deductible in-network; \$20 office visit co-pays, higher Rx co-pays

	Annual Cost	Board's Annual Cost	Employee's Annual Cost	Employee Cost per payperiod *
Single	\$8,369	\$6,946	\$1,423	\$71.13
2-person	\$16,737	\$13,892	\$2,845	\$142.26
Family	\$22,595	\$18,754	\$3,841	\$192.06

Option 3A dental

	Annual Cost	Board's Annual Cost	Employee's Annual Cost	Employee Cost per payperiod *
Single	\$503	\$503	\$0	\$0.00
2-person	\$966	\$503	\$463	\$23.15
Family	\$1,686	\$503	\$1,183	\$59.15

ADDITIONAL NOTES:

Health buyout at \$3,500

\* 20 payroll deductions in 2016-2017 from September 2016 through June 2017