

Lakota Local Schools
Insurance rates 18-19.xls

Plan I - \$100 Deductible **3% Increase**
JHP - Mutual Health Services
Single **\$936.19** **Effective 7/1/18**

Hours Worked/Day	Emp. Amount	Bd. Amount
Teachers	461.19	475.00
7 or more	461.19	475.00
6 or more & under 7	522.19	414.00
5 or more & under 6	583.19	353.00
4 or more & under 5	675.19	261.00

Plan II - \$500 Deductible **3% Increase**
JHP-Mutual Health Services
Single **\$779.01** **Effective 7/1/18**

Hours Worked/Day	Emp. Share	Emp. Amount	Bd. Share	Bd. Amount
Teachers	10%	77.90	90%	701.11
7 or more	10%	77.90	90%	701.11
6 or more & under 7	20%	155.80	80%	623.21
5 or more & under 6	30%	233.70	70%	545.31
4 or more & under 5 *	50%	389.51	50%	389.51

Plan I - \$200 Deductible **3% Increase**
JHP - Mutual Health Services
Family **\$2,559.57** **Effective 7/1/18**

Hours Worked/Day	Emp. Amount	Bd. Amount
Teachers	1264.57	1295.00
7 or more	1264.57	1295.00
6 or more & under 7	1431.57	1128.00
5 or more & under 6	1598.57	961.00
4 or more & under 5	1849.57	710.00

Plan II - \$1000 Deductible **3% Increase**
JHP - Mutual Health Services
Family **\$2,129.70** **Effective 7/1/18**

Hours Worked/Day	Emp. Share	Emp. Amount	Bd. Share	Bd. Amount
Teachers	10%	212.97	90%	1916.73
7 or more	10%	212.97	90%	1916.73
6 or more & under 7	20%	425.94	80%	1703.76
5 or more & under 6	30%	638.91	70%	1490.79
4 or more & under 5	50%	1064.85	50%	1064.85

Plan II - \$500 Deductible with 70/30 Coinsurance
For employees that do NOT meet wellness requirements
3% Increase

JHP - Mutual Health Services
Single **\$779.01** **Effective 7/1/18**

Hours Worked/Day	Emp. Share	Emp. Amount	Bd. Share	Bd. Amount
Teachers	15%	116.85	85%	662.16
7 or more	15%	116.85	85%	662.16
6 or more & under 7	25%	194.75	75%	584.26
5 or more & under 6	35%	272.65	65%	506.36
4 or more & under 5	55%	428.46	45%	350.55

Plan II - \$1000 Deductible with 70/30 Coinsurance
For employees that do NOT meet wellness requirements
3% Increase

JHP - Mutual Health Services
Family **\$2,129.70** **Effective 7/1/18**

Hours Worked/Day	Emp. Share	Emp. Amount	Bd. Share	Bd. Amount
Teachers	15%	319.46	85%	1810.25
7 or more	15%	319.46	85%	1810.25
6 or more & under 7	25%	532.43	75%	1597.28
5 or more & under 6	35%	745.40	65%	1384.31
4 or more & under 5	55%	1171.34	45%	958.37

Lakota Dental **\$77.50** **Effective 7/1/17**

Hours Worked/Day	Emp. Share	Emp. Amount	Bd. Share	Bd. Amount
Teachers	10%	7.75	90%	69.75
7 or more	10%	7.75	90%	69.75
6 or more & under 7	20%	15.50	80%	62.00
5 or more & under 6	30%	23.25	70%	54.25
4 or more & under 5	50%	38.75	50%	38.75

Dearborn National Life \$20,000 Policy **\$2.40** **Effective 7/1/15**

Hours Worked/Day	Emp. Share	Emp. Amount	Bd. Share	Bd. Amount
Teachers			100%	2.40
7 or more	10%	0.24	90%	2.16
6 or more & under 7	20%	0.48	80%	1.92
5 or more & under 6	30%	0.72	70%	1.68
4 or more & under 5	50%	1.20	50%	1.20

EYEMED Vision **#586**
100% Paid by All Employees **Effective 3/1/14**

Single Employee	\$ 6.43
Employee & Spouse	\$ 12.20
Employee & Child	\$ 12.20
Employee & Children	\$ 17.88
Employee & Family	\$ 17.88

*Percentages not exact due to rounding.