

## Prairie Central CUSD #8 2012 Insurance Open Enrollment

**Paperwork must be completed by noon of DECEMBER 16<sup>th</sup> for the January 1, 2012 effective date.**

For 2012, there is no increase or change in any of our group insurance premiums or plans. A detailed comparison on the 2 health insurance plans and more is up on the PC website under Human Resources Information. No paperwork is needed for health/dental/group life unless you are adding/dropping dependents or switching between the plans. However, everyone who works 4+ hours per day will have to sign paperwork to either accept or waive the NEW voluntary life insurance plan. Please note the above deadline of noon of December 16th. If you choose the POS plan, you should also be prepared to choose a primary physician.

To assist employees, we will have 3 signups in addition to regular office hours – December 1<sup>st</sup>, 6<sup>th</sup>, and 15<sup>th</sup> in the Unit Office, we will process health/dental/life applications and answer questions until 6pm.

### Health Alliance HMO POS-C 500

	Premium	Employer's Share	Employee's Share	Per Paycheck
E	\$ 545.00	\$ 501.35	\$ 43.65	\$ 21.83
E/S	\$1,144.00	\$ 501.35	\$ 642.65	\$ 321.33
E/C	\$1,035.00	\$ 501.35	\$ 533.65	\$ 266.83
E/S/C	\$1,634.00	\$ 501.35	\$1,132.65	\$ 566.33

### Health Alliance PPO QHDHP 2500 (w/ H.S.A.)

	Premium	Employer's Share	Employee's Share	Per Paycheck
E	\$ 481.00	\$ 501.35	(\$ 20.35)	(\$ 10.18)
E/S	\$1,010.00	\$ 501.35	\$ 508.65	\$ 254.33
E/C	\$ 914.00	\$ 501.35	\$ 412.65	\$ 206.33
E/S/C	\$1,443.00	\$ 501.35	\$ 941.65	\$ 470.83

*H.S.A. Participants: Any changes to your H.S.A. Flex Contribution must be done at this time. You will not be able to change the amount contributed via the flex plan through the year unless you have a status change.*

### BlueCross BlueShield Dental Insurance Rates

	Premium	Per Paycheck
E	\$ 34.56	\$ 17.28
E/S	\$ 71.88	\$ 35.94
E/C	\$ 66.34	\$ 33.17
E/S/C	\$ 103.66	\$ 51.83

**Fort Dearborn Group Life Insurance Rates** – (CURRENT PLAN) \$4.70 per month for \$30,000 Term Life/\$10,000 AD&D Insurance – rates and coverage is the same for every eligible employee no matter the age. This coverage terminates upon an employee's ineligibility (reduced hours, retirement, etc..).

**Fort Dearborn Voluntary Life Insurance** – (NEW PLAN) For this plan to have Guarantee Issue (ie.. no underwriting for certain amounts), we must have 25% participation. Coverage is available in \$10,000 increments up to \$500,000 for employees and their spouses – premiums are based up attained age and increase as member ages. Child coverage is also available up to \$10,000. This coverage is portable – meaning when you leave or retire you can continue paying the premiums on your own and keep the insurance. More details on this plan are on the following page and up on the PC website.

- Employees may choose to take out group dental and/or life insurance even if he/she does not take health insurance. This is only available at open enrollment – no additions through the year unless you have a status change.
- Employees may choose family dental coverage even if their health insurance is single (and vice versa). Again, changes limited to open enrollment unless there is a status change.
- Employees who work 20-25 hours per week are eligible for dental and life insurance at the above rates. Health insurance is also available for those employees – the employer's share would be half the amount listed below.