

HEALTH INSURANCE RATE COMPARISON

PPO/HRA PLAN (BT39)		2023-2024				2024-2025				INCREASE/(DECREASE)	
		BOARD				BOARD				24 pays	18 pays
		23-24 RATES	CONTRIBUTION	24 pays	18 pays	24-25 RATES	CONTRIBUTION	24 pays	18 pays		
EE	16	\$ 840.72	\$ 800.00	\$ 20.36	\$ 27.15	\$ 904.52	\$ 831.90	\$ 36.31	\$ 48.41	\$ 15.95	\$ 21.27
EE+Spouse	0	\$ 2,179.95	\$ 800.00	\$ 689.98	\$ 919.97	\$ 2,340.62	\$ 831.90	\$ 754.36	\$ 1,005.81	\$ 64.39	\$ 85.85
EE+Child(ren)	1	\$ 1,502.48	\$ 800.00	\$ 351.24	\$ 468.32	\$ 1,663.22	\$ 831.90	\$ 415.66	\$ 554.21	\$ 64.42	\$ 85.89
Family	0	\$ 2,841.71	\$ 800.00	\$ 1,020.86	\$ 1,361.14	\$ 3,099.31	\$ 831.90	\$ 1,133.71	\$ 1,511.61	\$ 112.85	\$ 150.47

NO DEDUCTIBLE PLAN (BT4M)		BOARD				BOARD				DIFFERENCE	DIFFERENCE
		CURRENT RATES	CONTRIBUTION	24 pays	18 pays	24-25 RATES	CONTRIBUTION	24 pays	18 pays	(24 PAYS)	(18 PAYS)
		EE	10	\$ 1,005.48	\$ 800.00	\$ 102.74	\$ 136.99	\$ 1,039.36	\$ 831.90	\$ 103.73	\$ 138.31
EE+Spouse	1	\$ 2,607.19	\$ 800.00	\$ 903.60	\$ 1,204.79	\$ 2,689.56	\$ 831.90	\$ 928.83	\$ 1,238.44	\$ 25.23	\$ 33.65
EE+Child(ren)	1	\$ 1,796.94	\$ 800.00	\$ 498.47	\$ 664.63	\$ 1,911.17	\$ 831.90	\$ 539.64	\$ 719.51	\$ 41.17	\$ 54.89
Family	0	\$ 3,398.63	\$ 800.00	\$ 1,299.32	\$ 1,732.42	\$ 3,561.36	\$ 831.90	\$ 1,364.73	\$ 1,819.64	\$ 65.42	\$ 87.22

H.S.A. PLAN (BT5Z)		BOARD				BOARD				DIFFERENCE	DIFFERENCE
		CURRENT RATES	CONTRIBUTION	24 pays	18 pays	24-25 RATES	CONTRIBUTION	24 pays	18 pays	(24 PAYS)	(18 PAYS)
		EE	65	\$ 763.82	\$ 763.82	\$ -	\$ -	\$ 813.34	\$ -	\$ -	\$ -
EE+Spouse	0	\$ 1,980.56	\$ 716.84	\$ 631.86	\$ 842.48	\$ 2,104.69	\$ 831.90	\$ 636.40	\$ 848.53	\$ 4.54	\$ 6.05
EE+Child(ren)	5	\$ 1,365.05	\$ 716.84	\$ 324.11	\$ 432.14	\$ 1,495.56	\$ 831.90	\$ 331.83	\$ 442.44	\$ 7.73	\$ 10.30
Family	0	\$ 2,581.79	\$ 716.84	\$ 932.48	\$ 1,243.30	\$ 2,786.90	\$ 831.90	\$ 977.50	\$ 1,303.33	\$ 45.03	\$ 60.03

Board Contribution Increase Calculation	\$ 904.52	New Premium
	\$ (840.72)	Current Premium
	\$ 63.80	Difference
	\$ 0.50	
	\$ 31.90	