

2016-2017 Health Insurance Costs  
Westmoreland School District - Teachers  
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

Option3A dental-flex rated

Single	\$553	\$336	\$217	\$10.85
2-person	\$1,063	\$658	\$405	\$20.25
Family	\$1,854	\$1,004	\$850	\$42.50

Option 8 dental-flex rated

	Annual Cost	Board's Annual Cost	Employee's Annual Cost	Employee Cost per payperiod *
Single	\$630	\$336	\$294	\$14.70
2-person	\$1,207	\$658	\$549	\$27.45
Family	\$2,034	\$1,004	\$1,030	\$51.50

ADDITIONAL NOTES:

**\*\*A Westmoreland Teacher contracted to work between 60 - 80% FTE shall receive prorated Board's costs on the medical and dental insurance. Please contact HR at 603-357-9001, ext. 215 for further information and Employer and employee costs.**

Health buyout at \$2,500

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