

**Health Insurance Options
2024-25**

			Quartz Option			Dean Option		
	# on Plan	Plan Type	Renewal 6.29%	Monthly Rate	Monthly Rate	Dean 5%	Monthly Rate	Monthly Rate
Deductible -->			\$2500/\$5000	Employee	District	\$2000/\$4000	Employee	District
Single	30	HMO	\$ 728.51	\$ 91.79	\$ 636.72	\$ 718.88	\$ 90.58	\$ 628.30
Family	105	HMO	\$ 1,719.29	\$ 216.63	\$ 1,502.66	\$ 1,696.57	\$ 213.77	\$ 1,482.80
Single	1	POS	\$ 790.05	\$ 153.33	\$ 636.72	\$ 795.98	\$ 167.68	\$ 628.30
Family	0	POS	\$ 1,864.53	\$ 361.87	\$ 1,502.66	\$ 1,878.53	\$ 395.73	\$ 1,482.80
Monthly Cost to District			\$ 203,170.80			\$ 200,502.23		
Annual Cost to District			\$ 2,438,049.60			\$ 2,406,026.76		
Difference			\$ 143,994.00			\$ 111,971.16		
			Over Budgeted Increase			Over Budgeted Increase		
Budget	5%		\$ 29,291.22			\$ (2,731.62)		
Current HSA Contribution			\$250/\$500 Reduction \$1250/\$2500 Contrib	Single/Family		\$250/\$500 Reduction \$1250/\$2500 Contrib	Single/Family	
Single	\$ 1,500		\$ 38,750.00	\$ 1,250.00		\$ 38,750.00	\$ 1,250.00	
Family	\$ 3,000		\$ 262,500.00	\$ 2,500.00		\$ 262,500.00	\$ 2,500.00	
			\$ 301,250.00			\$ 301,250.00		
			\$ 60,250.00	Savings		\$ 60,250.00	Savings	
			\$ (30,958.78)	Savings		\$ (62,981.62)	Savings	
			Annual Out of Pocket	Annual Cost-Employee	Annual Cost-District	Annual Out of Pocket	Annual Cost-Employee per plan	Annual Cost-District per plan
HMO PLANS	Single		1250	\$ 1,101.51	\$ 7,640.61	750	\$ 1,086.95	\$ 7,539.61
	Family		2500	\$ 2,599.57	\$ 18,031.91	1500	\$ 2,565.21	\$ 17,793.63
Single-Premium and out of pocket			\$ 2,351.51	per year		Single-Premium and out of pocket	\$ 1,836.95	per year
Family-Premium and out of pocket			\$ 5,099.57	per year		Family-Premium and out of pocket	\$ 4,065.21	per year