



CAPE GIRARDEAU PUBLIC SCHOOLS

301 NORTH CLARK AVE • CAPE GIRARDEAU, MO 63701 • PHONE: 573-335-1867 • FAX 573-335-1820

Monthly Insurance Premiums January 1, 2019 - December 31, 2019

Medical Insurance Premiums

	<u>PPO Base Plan</u> (\$2,000 deductible plan)	<u>Health Savings Account Plan</u> (\$2,500 deductible plan)
<u>Coverage Tiers:</u>		
Employee	\$500.00 (Board Paid)	\$451.86 (Board Paid)*
Spouse	\$612.90	\$555.12
Child(ren)	\$471.78	\$426.06
Family	\$979.78	\$890.72

*This district will deposit \$48.14/month to your Health Savings Account for a total of \$577.68/year.

Dental and Vision Insurance Premiums

	<u>Dental Insurance</u>	<u>Vision Insurance</u> (includes employee cost)
<u>Coverage Tiers:</u>		
Employee	\$23.94 (Board Paid)	\$5.78
Employee+Spouse	\$22.62	\$10.97
Employee+Child(ren)	\$24.34	\$11.55
Family	\$49.54	\$16.98

Term Life Insurance – Sun Life

Employee Basic Life Insurance Coverage: \$20,000 (Board Paid)

Employee supplemental and spouse life insurance: based on spouse's age and the amount of insurance you wish to purchase. Refer to your Term Life, Accident and Long Term Disability Insurance pamphlet for monthly cost per \$10,000 unit.

Unmarried, dependent children are eligible for coverage. One premium will insure all your eligible children, regardless of the number of children you have.

EBO Membership Fees:

- Employee membership is PAID by School District.
- Spouse membership: \$50 per month (via payroll deduction)
- Dependent child(ren) membership: \$10 per child/per month (via payroll deduction)
- Dependent child(ren) age limit: under age of 26