

ADMIN/MGMT/CONF		ANNUAL COST OF TOTAL PREMIUMS	MONTHLY (ANNUAL COST DIVIDED BY 12)			MONTHLY (ANNUAL COST DIVIDED BY 11)			MONTHLY (ANNUAL COST DIVIDED BY 10)		
MONTHLY PREMIUM BY NUMBER OF PAY CYCLES											
EFFECTIVE 10/01/2024				12 MONTH PAY CYCLE			11 MONTH PAY CYCLE			10 MONTH PAY CYCLE	
(Premium Totals Include Medical, Dental Vision And Basic Life for all Packages)				100% CAP	50% CAP		100% CAP	50% CAP		100% CAP	50% CAP
Medical Plan (Group #s)	DENTAL (Delta Dental OR Anthem)			\$837.13	\$418.57		\$913.24	\$456.62		\$1,004.56	\$502.28
		Monthly Deductions		Monthly Deductions		Monthly Deductions					
ABC 100-A (\$0 Ded/ \$20 OV/\$5-20 Rx) (40655G/40655H)	Delta Dental Premier	\$ 26,205.00	\$ 2,183.75	\$ 1,346.62	\$ 1,765.18	\$ 2,382.27	\$ 1,469.03	\$ 1,925.65	\$ 2,620.50	\$ 1,615.94	\$ 2,118.22
	Delta Dental PPO	\$ 26,529.00	\$ 2,210.75	\$ 1,373.62	\$ 1,792.18	\$ 2,411.73	\$ 1,498.49	\$ 1,955.11	\$ 2,652.90	\$ 1,648.34	\$ 2,150.62
	Anthem Essential Choice	\$ 26,332.20	\$ 2,194.35	\$ 1,357.22	\$ 1,775.78	\$ 2,393.84	\$ 1,480.60	\$ 1,937.22	\$ 2,633.22	\$ 1,628.66	\$ 2,130.94
ABC 100-D (\$300 Ded/\$20 OV/\$9-35 Rx) (40467A/40467C)	Delta Dental Premier	\$ 24,477.00	\$ 2,039.75	\$ 1,202.62	\$ 1,621.18	\$ 2,225.18	\$ 1,311.94	\$ 1,768.56	\$ 2,447.70	\$ 1,443.14	\$ 1,945.42
	Delta Dental PPO	\$ 24,801.00	\$ 2,066.75	\$ 1,229.62	\$ 1,648.18	\$ 2,254.64	\$ 1,341.40	\$ 1,798.02	\$ 2,480.10	\$ 1,475.54	\$ 1,977.82
	Anthem Essential Choice	\$ 24,604.20	\$ 2,050.35	\$ 1,213.22	\$ 1,631.78	\$ 2,236.75	\$ 1,323.51	\$ 1,780.13	\$ 2,460.42	\$ 1,455.86	\$ 1,958.14
ABC 80-L (\$2,000 Ded/\$30 OV/\$200/\$10-35 Rx) (40655A/40655C)	Delta Dental Premier	\$ 18,153.00	\$ 1,512.75	\$ 675.62	\$ 1,094.18	\$ 1,650.27	\$ 737.03	\$ 1,193.65	\$ 1,815.30	\$ 810.74	\$ 1,313.02
	Delta Dental PPO	\$ 18,477.00	\$ 1,539.75	\$ 702.62	\$ 1,121.18	\$ 1,679.73	\$ 766.49	\$ 1,223.11	\$ 1,847.70	\$ 843.14	\$ 1,345.42
	Anthem Essential Choice	\$ 18,280.20	\$ 1,523.35	\$ 686.22	\$ 1,104.78	\$ 1,661.84	\$ 748.60	\$ 1,205.22	\$ 1,828.02	\$ 823.46	\$ 1,325.74
ABC 80-M (\$3,000 Ded/\$40 OV/\$200/\$10-35 Rx) (40655D/40655F)	Delta Dental Premier	\$ 16,377.00	\$ 1,364.75	\$ 527.62	\$ 946.18	\$ 1,488.82	\$ 575.58	\$ 1,032.20	\$ 1,637.70	\$ 633.14	\$ 1,135.42
	Delta Dental PPO	\$ 16,701.00	\$ 1,391.75	\$ 554.62	\$ 973.18	\$ 1,518.27	\$ 605.03	\$ 1,061.65	\$ 1,670.10	\$ 665.54	\$ 1,167.82
	Anthem Essential Choice	\$ 16,504.20	\$ 1,375.35	\$ 538.22	\$ 956.78	\$ 1,500.38	\$ 587.14	\$ 1,043.76	\$ 1,650.42	\$ 645.86	\$ 1,148.14
ABC HMO (\$0 Ded/\$20-\$40 OV/\$9-35 Rx (57AGYE/57AGYH)	Delta Dental Premier	\$ 21,201.00	\$ 1,766.75	\$ 929.62	\$ 1,348.18	\$ 1,927.36	\$ 1,014.12	\$ 1,470.74	\$ 2,120.10	\$ 1,115.54	\$ 1,617.82
	Delta Dental PPO	\$ 21,525.00	\$ 1,793.75	\$ 956.62	\$ 1,375.18	\$ 1,956.82	\$ 1,043.58	\$ 1,500.20	\$ 2,152.50	\$ 1,147.94	\$ 1,650.22
	Anthem Essential Choice	\$ 21,328.20	\$ 1,777.35	\$ 940.22	\$ 1,358.78	\$ 1,938.93	\$ 1,025.69	\$ 1,482.31	\$ 2,132.82	\$ 1,128.26	\$ 1,630.54
KAISER (\$0 Ded/\$10 OV/\$10 Rx (234480-0063ACN/ 234480-0063AMN)	Delta Dental Premier	\$ 22,617.00	\$ 1,884.75	\$ 1,047.62	\$ 1,466.18	\$ 2,056.09	\$ 1,142.85	\$ 1,599.47	\$ 2,261.70	\$ 1,257.14	\$ 1,759.42
	Delta Dental PPO	\$ 22,941.00	\$ 1,911.75	\$ 1,074.62	\$ 1,493.18	\$ 2,085.55	\$ 1,172.31	\$ 1,628.93	\$ 2,294.10	\$ 1,289.54	\$ 1,791.82
	Anthem Essential Choice	\$ 22,744.20	\$ 1,895.35	\$ 1,058.22	\$ 1,476.78	\$ 2,067.65	\$ 1,154.41	\$ 1,611.03	\$ 2,274.42	\$ 1,269.86	\$ 1,772.14
2-TIER HSA Single (\$5,000 Ded/30%) (70655B)	Delta Dental Premier	\$ 9,945.00	\$ 828.75	\$ -	\$ 410.18	\$ 904.09	\$ -	\$ 447.47	\$ 994.50	\$ -	\$ 492.22
	Delta Dental PPO	\$ 10,269.00	\$ 855.75	\$ 18.62	\$ 437.18	\$ 933.55	\$ 20.31	\$ 476.93	\$ 1,026.90	\$ 22.34	\$ 524.62
	Anthem Essential Choice	\$ 10,072.20	\$ 839.35	\$ 2.22	\$ 420.78	\$ 915.65	\$ 2.41	\$ 459.03	\$ 1,007.22	\$ 2.66	\$ 504.94
2-TIER HSA Family (\$10000 Ded/\$30%) (70655B)	Delta Dental Premier	\$ 15,045.00	\$ 1,253.75	\$ 416.62	\$ 835.18	\$ 1,367.73	\$ 454.49	\$ 911.11	\$ 1,504.50	\$ 499.94	\$ 1,002.22
	Delta Dental PPO	\$ 15,369.00	\$ 1,280.75	\$ 443.62	\$ 862.18	\$ 1,397.18	\$ 483.94	\$ 940.56	\$ 1,536.90	\$ 532.34	\$ 1,034.62
	Anthem Essential Choice	\$ 15,172.20	\$ 1,264.35	\$ 427.22	\$ 845.78	\$ 1,379.29	\$ 466.05	\$ 922.67	\$ 1,517.22	\$ 512.66	\$ 1,014.94

Notes: 1) ABC = Anthem Blue Cross. 2) Dental plans are either Delta Dental or Anthem. (See benefit summaries for coverage details. 3) Vision plan offered: VSP Signature \$10 copay plan. Rates include \$10,000 Basic Life Insurance.

This rate sheet is provided for informational purposes only. Actual deductions will be based on the premium, CAP entitlement, and number of pay periods per year. Deductions may vary slightly due to rounding up or down. Employees on a 10 or 11 pays schedule may see additional adjustments if needed to ensure coverage through the month of July when no pay warrant is issued. Additional adjustments may be necessary for late enrollments or early terminations.

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MONTHLY PREMIUM BY NUMBER OF PAY CYCLES													
EFFECTIVE 10/01/2024													
(Premium Totals Include Medical, Dental Vision And Basic Life for all Packages)													
Medical Plan (Group #s)	DENTAL (Delta Dental OR Anthem)			100% CAP			50% CAP			100% CAP		50% CAP	
		\$837.13		\$418.57		\$913.24		\$456.62		\$1,004.56		\$502.28	
		Monthly Deductions		Monthly Deductions		Monthly Deductions		Monthly Deductions					
75% Rate (25% discount) applied to the medical premium when both spouses/partners are employees of MUSD and both are enrolled into a benefits package.													
75% ABC 100-A (\$0 Ded/ \$20 OV/\$5-20 Rx) (40655G/40655H)	Delta Dental Premier	\$ 19,992.00	\$ 1,666.00	\$ 828.87	\$ 1,247.43	\$ 1,817.45	\$ 904.21	\$ 1,360.83	\$ 1,999.20	\$ 994.64	\$ 1,496.92		
	Delta Dental PPO	\$ 20,316.00	\$ 1,693.00	\$ 855.87	\$ 1,274.43	\$ 1,846.91	\$ 933.67	\$ 1,390.29	\$ 2,031.60	\$ 1,027.04	\$ 1,529.32		
	Anthem Essential Choice	\$ 20,119.20	\$ 1,676.60	\$ 839.47	\$ 1,258.03	\$ 1,829.02	\$ 915.78	\$ 1,372.40	\$ 2,011.92	\$ 1,007.36	\$ 1,509.64		
75% ABC 100-D (\$300 Ded/\$20 OV/\$9-35 Rx) (40467A/40467C)	Delta Dental Premier	\$ 18,696.00	\$ 1,558.00	\$ 720.87	\$ 1,139.43	\$ 1,699.64	\$ 786.40	\$ 1,243.02	\$ 1,869.60	\$ 865.04	\$ 1,367.32		
	Delta Dental PPO	\$ 19,020.00	\$ 1,585.00	\$ 747.87	\$ 1,166.43	\$ 1,729.09	\$ 815.85	\$ 1,272.47	\$ 1,902.00	\$ 897.44	\$ 1,399.72		
	Anthem Essential Choice	\$ 18,823.20	\$ 1,568.60	\$ 731.47	\$ 1,150.03	\$ 1,711.20	\$ 797.96	\$ 1,254.58	\$ 1,882.32	\$ 877.76	\$ 1,380.04		
75% ABC 80-L (\$2,000 Ded/\$30 OV/\$200/\$10-35 Rx) (40655A/40655C)	Delta Dental Premier	\$ 13,953.00	\$ 1,162.75	\$ 325.62	\$ 744.18	\$ 1,268.45	\$ 355.21	\$ 811.83	\$ 1,395.30	\$ 390.74	\$ 893.02		
	Delta Dental PPO	\$ 14,277.00	\$ 1,189.75	\$ 352.62	\$ 771.18	\$ 1,297.91	\$ 384.67	\$ 841.29	\$ 1,427.70	\$ 423.14	\$ 925.42		
	Anthem Essential Choice	\$ 14,080.20	\$ 1,173.35	\$ 336.22	\$ 754.78	\$ 1,280.02	\$ 366.78	\$ 823.40	\$ 1,408.02	\$ 403.46	\$ 905.74		
75% ABC 80-M (\$3,000 Ded/\$40 OV/\$200/\$10-35 Rx) (40655D/40655F)	Delta Dental Premier	\$ 12,621.00	\$ 1,051.75	\$ 214.62	\$ 633.18	\$ 1,147.36	\$ 234.12	\$ 690.74	\$ 1,262.10	\$ 257.54	\$ 759.82		
	Delta Dental PPO	\$ 12,945.00	\$ 1,078.75	\$ 241.62	\$ 660.18	\$ 1,176.82	\$ 263.58	\$ 720.20	\$ 1,294.50	\$ 289.94	\$ 792.22		
	Anthem Essential Choice	\$ 12,748.20	\$ 1,062.35	\$ 225.22	\$ 643.78	\$ 1,158.93	\$ 245.69	\$ 702.31	\$ 1,274.82	\$ 270.26	\$ 772.54		
75% ABC HMO (\$0 Ded/\$20-\$40 OV/\$9-35 Rx (57AGYE/57AGYH)	Delta Dental Premier	\$ 16,239.00	\$ 1,353.25	\$ 516.12	\$ 934.68	\$ 1,476.27	\$ 563.03	\$ 1,019.65	\$ 1,623.90	\$ 619.34	\$ 1,121.62		
	Delta Dental PPO	\$ 16,563.00	\$ 1,380.25	\$ 543.12	\$ 961.68	\$ 1,505.73	\$ 592.49	\$ 1,049.11	\$ 1,656.30	\$ 651.74	\$ 1,154.02		
	Anthem Essential Choice	\$ 16,366.20	\$ 1,363.85	\$ 526.72	\$ 945.28	\$ 1,487.84	\$ 574.60	\$ 1,031.22	\$ 1,636.62	\$ 632.06	\$ 1,134.34		
75% KAISER (\$0 Ded/\$10 OV/\$10 Rx (234480-0063ACN/ 234480-0063AMN)	Delta Dental Premier	\$ 17,301.00	\$ 1,441.75	\$ 604.62	\$ 1,023.18	\$ 1,572.82	\$ 659.58	\$ 1,116.20	\$ 1,730.10	\$ 725.54	\$ 1,227.82		
	Delta Dental PPO	\$ 17,625.00	\$ 1,468.75	\$ 631.62	\$ 1,050.18	\$ 1,602.27	\$ 689.03	\$ 1,145.65	\$ 1,762.50	\$ 757.94	\$ 1,260.22		
	Anthem Essential Choice	\$ 17,428.20	\$ 1,452.35	\$ 615.22	\$ 1,033.78	\$ 1,584.38	\$ 671.14	\$ 1,127.76	\$ 1,742.82	\$ 738.26	\$ 1,240.54		

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