Salem City Schools

HEALTH AND DENTAL INSURANCE RATES

EFFECTIVE JANUARY 1, 2022 - DECEMBER 31, 2022

WELLNESS RATES

ANTHEM BC/BS - KeyCare 30	TOTAL MONTHLY PREMIUM	MONTHLY AMOUNT PAID BY SALEM CITY SCHOOLS	MONTHLY AMOUNT PAID BY EMPLOYEE
Subscriber Only	$695.76	$633.30	$62.46
Subscriber + Child	$989.66	$763.66	$226.00
Subscriber + Children	$1,461.34	$774.08	$687.26
Subscriber + Spouse	$1,328.40	$703.68	$624.72
Family	$1,658.92	$878.76	$780.16
Both Working Spouses - School/City	$1,658.92	$1,534.00	$124.92

**ANTHEM BC/BS - Lumenos HDHP + HSA	TOTAL MONTHLY PREMIUM	MONTHLY AMOUNT PAID BY SALEM CITY SCHOOLS	MONTHLY AMOUNT PAID BY EMPLOYEE
Subscriber Only	$564.48	$544.36	$20.12
Subscriber + Child	$803.94	$672.82	$131.12
Subscriber + Children	$1,187.34	$711.08	$476.26
Subscriber + Spouse	$1,079.40	$646.44	$432.96
Family	$1,348.00	$807.30	$540.70
Both Working Spouses - School/City	$1,348.00	$1,307.76	$40.24

NON-WELLNESS RATES

ANTHEM BC/BS - KeyCare 30	TOTAL MONTHLY PREMIUM	MONTHLY AMOUNT PAID BY SALEM CITY SCHOOLS	MONTHLY AMOUNT PAID BY EMPLOYEE
Subscriber Only	$735.76	$632.46	$103.30
Subscriber + Child	$1,029.64	$762.80	$266.84
Subscriber + Children	$1,501.34	$773.24	$728.10
Subscriber + Spouse	$1,368.38	$702.82	$665.56
Family	$1,698.90	$877.90	$821.00
Both Working Spouses - School/City	$1,698.90	$1,492.30	$206.60

**ANTHEM BC/BS - Lumenos HDHP + HSA	TOTAL MONTHLY PREMIUM	MONTHLY AMOUNT PAID BY SALEM CITY SCHOOLS	MONTHLY AMOUNT PAID BY EMPLOYEE
Subscriber Only	$604.48	$543.52	$60.96
Subscriber + Child	$843.94	$671.98	$171.96
Subscriber + Children	$1,227.34	$710.24	$517.10
Subscriber + Spouse	$1,119.40	$645.60	$473.80
Family	$1,388.00	$806.46	$581.54
Both Working Spouses - School/City	$1,388.00	$1,266.08	$121.92

****NEW ENROLLEE OF THE LUMENOS HDHP+HSA PLAN:** Salem City Schools will offer a one-time deposit to the health savings account (HSA) for any new enrollees that sign up for this coverage. The deposit will be $800 for the individual coverage and $1,200 for all other plan choices. This will only apply to any employee that is enrolling in the Lumenos plan for the first time. This deposit will be made after accounts have been established for the employee on this plan.

****CURRENT MEMBER OF THE LUMENOS HDHP+HSA PLAN:** Salem City Schools will provide monthly deposits into HSA accounts for employees that have the Lumenos plan as of December 31, 2021. The amount will be $60.00/month for individual coverage and $90.00/month for all other plan choices. These deposits will total $720 per year for individual coverage and $1,080 per year for all other plan choices.

DELTA DENTAL	TOTAL MONTHLY PREMIUM	MONTHLY AMOUNT PAID BY SALEM CITY SCHOOLS	MONTHLY AMOUNT PAID BY EMPLOYEE
Subscriber Only	$33.20	$33.20	$0.00
Subscriber + One Dependent	$57.60	$33.20	$24.40
Family	$92.70	$33.20	$59.50
Both Working Spouses - School/City	$92.70	$92.70	$0.00

ELECTION CHANGES

Once you have enrolled in our Health and/or Dental Plan or in the Flexible Spending Plan, you may not make any changes to your elections unless you have a change in status, such as:

- Marriage or divorce
- Birth, adoption, or placement of a child
- Involuntary loss of spouse's medical or dental coverage
- Death of dependent (child or spouse)
- Unpaid FMLA or Non-FMLA leave
- Change in dependent care providers
- Open enrollment period of spouse/dependent at employer (documentation required)

PREMIUM CONVERSION

A premium conversion plan is a way of providing you with valuable benefits and significant tax savings by converting your insurance premium deductions from after-tax to pre-tax payments. These premium payments are considered salary reductions and, as a result, you owe no tax on the premium amounts. You take home additional dollars in your paycheck! All participants enrolled in the groups health/dental benefit plans are automatically enrolled in Premium Conversion. Employees who do not wish to have their health and dental insurance premiums deducted on a pre-tax basis must complete the premium conversion waiver form.