

## 2025 CUMBERLAND COUNTY SCHOOLS

### HEALTH INSURANCE MONTHLY PREMIUMS JANUARY 1, 2025 - DECEMBER 31, 2025

| NETWORK                             |                                |                |                 | CERTIFIED MONTHLY COST |          | NON-CERTIFIED MONTHLY COST |          |
|-------------------------------------|--------------------------------|----------------|-----------------|------------------------|----------|----------------------------|----------|
| BLUE CROSS PPO AND CIGNA LOCAL PLUS |                                |                | MONTHLY PREMIUM | CC-BOE RATES           | EE RATES | CC-BOE RATES               | EE RATES |
|                                     |                                | COVERAGE LEVEL |                 |                        |          |                            |          |
| <b>PREMIER PLAN</b>                 | EMPLOYEE                       |                | 755.00          | 755.00                 | 0.00     | 755.00                     | 0.00     |
|                                     | EMPLOYEE + CHILD(REN)          |                | 1244.00         | 1244.00                | 0.00     | 755.00                     | 489.00   |
|                                     | EMPLOYEE + SPOUSE              |                | 1698.00         | 1179.35                | 518.65   | 755.00                     | 943.00   |
|                                     | EMPLOYEE + CHILD(REN) + SPOUSE |                | 1961.00         | 1566.65                | 394.35   | 755.00                     | 1206.00  |
| <b>STANDARD PLAN</b>                | EMPLOYEE                       |                | 701.00          | 701.00                 | 0.00     | 701.00                     | 0.00     |
|                                     | EMPLOYEE + CHILD(REN)          |                | 1156.00         | 1156.00                | 0.00     | 701.00                     | 455.00   |
|                                     | EMPLOYEE + SPOUSE              |                | 1577.00         | 1034.60                | 481.80   | 701.00                     | 876.00   |
|                                     | EMPLOYEE + CHILD(REN) + SPOUSE |                | 1822.00         | 1455.70                | 366.30   | 701.00                     | 1121.00  |
| <b>LIMITED PPO</b>                  | EMPLOYEE                       |                | 662.00          | 662.00                 | 0.00     | 662.00                     | 0.00     |
|                                     | EMPLOYEE + CHILD(REN)          |                | 1091.00         | 1091.00                | 0.00     | 662.00                     | 429.00   |
|                                     | EMPLOYEE + SPOUSE              |                | 1490.00         | 1034.60                | 455.40   | 662.00                     | 828.00   |
|                                     | EMPLOYEE + CHILD(REN) + SPOUSE |                | 1720.00         | 1374.05                | 345.95   | 662.00                     | 1058.00  |
| <b>CDHP/H.S.A.</b>                  | EMPLOYEE                       |                | 578.00          | 578.00                 | 0.00     | 578.00                     | 0.00     |
|                                     | EMPLOYEE + CHILD(REN)          |                | 953.00          | 953.00                 | 0.00     | 578.00                     | 375.00   |
|                                     | EMPLOYEE + SPOUSE              |                | 1300.00         | 902.90                 | 397.10   | 578.00                     | 722.00   |
|                                     | EMPLOYEE + CHILD(REN) + SPOUSE |                | 1502.00         | 1200.05                | 301.95   | 578.00                     | 924.00   |

| CIGNA OPEN ACCESS And BCBST Network P |                                |                |                 | CERTIFIED MONTHLY COST |          | NON-CERTIFIED MONTHLY COST |          |
|---------------------------------------|--------------------------------|----------------|-----------------|------------------------|----------|----------------------------|----------|
|                                       |                                | COVERAGE LEVEL | MONTHLY PREMIUM | CC-BOE RATES           | EE RATES | CC-BOE RATES               | EE RATES |
| <b>PREMIER PLAN</b>                   | EMPLOYEE                       |                | 830.00          | 830.00                 | 0.00     | 830.00                     | 0.00     |
|                                       | EMPLOYEE + CHILD(REN)          |                | 1329.00         | 1329.00                | 0.00     | 830.00                     | 499.00   |
|                                       | EMPLOYEE + SPOUSE              |                | 1848.00         | 1288.10                | 559.90   | 830.00                     | 1018.00  |
|                                       | EMPLOYEE + CHILD(REN) + SPOUSE |                | 2111.00         | 1680.90                | 430.10   | 830.00                     | 1281.00  |
| <b>STANDARD PLAN</b>                  | EMPLOYEE                       |                | 776.00          | 776.00                 | 0.00     | 776.00                     | 0.00     |
|                                       | EMPLOYEE + CHILD(REN)          |                | 1241.00         | 1241.00                | 0.00     | 776.00                     | 465.00   |
|                                       | EMPLOYEE + SPOUSE              |                | 1727.00         | 1203.95                | 523.05   | 776.00                     | 951.00   |
|                                       | EMPLOYEE + CHILD(REN) + SPOUSE |                | 1972.00         | 1569.95                | 402.05   | 776.00                     | 1196.00  |
| <b>LIMITED PPO</b>                    | EMPLOYEE                       |                | 737.00          | 737.00                 | 0.00     | 737.00                     | 0.00     |
|                                       | EMPLOYEE + CHILD(REN)          |                | 1176.00         | 1176.00                | 0.00     | 737.00                     | 439.00   |
|                                       | EMPLOYEE + SPOUSE              |                | 1640.00         | 1143.35                | 496.65   | 737.00                     | 903.00   |
|                                       | EMPLOYEE + CHILD(REN) + SPOUSE |                | 1870.00         | 1488.30                | 381.70   | 737.00                     | 1133.00  |
| <b>CDHP/H.S.A.</b>                    | EMPLOYEE                       |                | 653.00          | 653.00                 | 0.00     | 653.00                     | 0.00     |
|                                       | EMPLOYEE + CHILD(REN)          |                | 1038.00         | 1038.00                | 0.00     | 653.00                     | 385.00   |
|                                       | EMPLOYEE + SPOUSE              |                | 1450.00         | 1011.65                | 438.35   | 653.00                     | 797.00   |
|                                       | EMPLOYEE + CHILD(REN) + SPOUSE |                | 1652.00         | 1314.30                | 337.70   | 653.00                     | 999.00   |