

Columbia School District 2012 Employee Benefits Premium Schedule

Medical Insurance

Covered Individual(s)	Basic Plan Monthly Premium	Plus Plan Monthly Premium
Full-time* employee only	\$475 (district-paid)	\$425 (district-paid)
Part-time employee (prorated based on 25-34 hours)	\$475	\$425
Spouse	\$460	\$415
One Child	\$215	\$190
Children	\$365	\$325
Spouse and One Child	\$675	\$605
Spouse and Children	\$825	\$740

Dental Insurance

Covered Individual(s)	Monthly Premium
Full-time* employee only	\$25.00 (district-paid)
Part-time employee (prorated based on 25-34 hours)	\$25.00
Spouse	\$24.00
Children	\$43.00
Family	\$67.00

Life and Supplemental Life Insurance (Employees Only)

Coverage	Monthly Premium
\$25,000 Full-time* employee	\$4.50 (district-paid)
\$10,000 Additional coverage	\$2.30
\$15,000 Additional coverage	\$3.45
\$20,000 Additional coverage	\$4.60
\$25,000 Additional coverage	\$5.75

Retiree Premiums

Coverage	Basic Medical Plan Monthly Premium	Plus Medical Plan Monthly Premium	Dental Monthly Premium
Retiree Medical	\$475	\$425	\$25.00 Retiree
Retiree Medicare Eligible	\$360	\$325	\$24.00 Spouse
Spouse of Retiree Medical	\$460	\$415	\$43.00 Children
Spouse of Retiree Medicare Eligible	\$345	\$310	\$67.00 Family
One Child	\$215	\$190	
Children	\$365	\$325	

*Full time = 35 or more hours per week

ALL PREMIUMS ARE PAID IN ADVANCE

Columbia School District

Medical and Dental Plan Enrollment Eligibility Guidelines

New employees working 35 hours or more per week receive district-paid medical and dental benefits. Dependent coverage is also available at the expense of the employee. Please see the rate sheet on the back.

Effective January 1, 2011: Dependents can be covered up to age 26.

Medical Plan Enrollment Guidelines

If you don't enroll your dependents when you enroll as a new employee and later decide you want to add your dependents, you may add dependents as follows:

- Dependents may be added during the open enrollment month (November of each year) with an effective date of January 1 of the following year.

OR

- The employee has *31 days* to add dependents to the medical plan under qualifying event rules. A qualifying event is defined as marriage, birth (or legal adoption) of a child, or loss of coverage due to a spouse's loss of employment.

Dental Plan Enrollment Guidelines

If you don't enroll your dependents in the dental plan when you enroll as a new employee you can add your dependents later, but the dependents would be considered late entrants.

Late entrants will have the 100% benefit for cleanings and exams twice a year. The late entrant penalty states no other services will be covered until the late entrant has had twelve (12) months of continuous coverage, at which time penalties end.

Note: The dental plan does not have an open enrollment period.