

2014 Medical and Dental Premiums*

	Monthly Paid Employee ¹ (deductions over 10 pay periods)			Biweekly Paid Employee ¹ (deductions over 20 pay periods)		
	Individual (coverage for you)	Minifamily (you + 1 other)	Family (you + 2 or more)	Individual (coverage for you)	Minifamily (you + 1 other)	Family (you + 2 or more)
	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY	YOU PAY
Medical Plans						
Aetna	\$ 115.90	\$ 386.34	\$ 482.94	\$ 57.95	\$ 193.17	\$ 241.47
CareFirst	\$ 89.34	\$ 297.82	\$ 372.28	\$ 44.67	\$ 148.91	\$ 186.14
Kaiser	\$ 107.88	\$ 359.58	\$ 449.48	\$ 53.94	\$ 179.79	\$ 224.74
Dental Plans						
Aetna DPPO	\$ 15.07	\$ 25.62	\$ 36.32	\$ 7.54	\$ 12.81	\$ 18.16
Aetna DMO	\$ 7.18	\$ 12.22	\$ 17.28	\$ 3.59	\$ 6.11	\$ 8.64
	Spousal Rates² (Both employee and spouse are employed by FCPS)					
Medical Plans						
Aetna		\$ 309.08	\$ 386.34		\$ 154.54	\$ 193.17
CareFirst		\$ 238.26	\$ 297.82		\$ 119.13	\$ 148.91
Kaiser		\$ 287.68	\$ 359.60		\$ 143.84	\$ 179.80
Dental Plans						
Aetna DPPO		\$ 17.08	\$ 24.22		\$ 8.54	\$ 12.11
Aetna DMO		\$ 8.14	\$ 11.52		\$ 4.07	\$ 5.76
	COBRA Monthly Rates (premiums are paid over 12 months)					
Medical Plan						
Aetna	\$ 656.79	\$ 1,313.59	\$ 1,641.97			
CareFirst	\$ 506.29	\$ 1,012.57	\$ 1,265.73			
Kaiser	\$ 611.31	\$ 1,222.60	\$ 1,528.26			
Dental Plans						
Aetna DPPO	\$ 42.70	\$ 72.59	\$ 102.91			
Aetna DMO	\$ 20.35	\$ 34.61	\$ 48.97			

¹ All benefits-eligible employees pay the same rates, regardless of part-time or full-time status. Monthly paid employees have deductions taken September through June. Biweekly employees have deductions taken October through June.

² Employees and their spouses who both work for FCPS in benefits-eligible positions are eligible for a spousal discount on their health and dental insurance. The FCPS Spousal Rates reflect an employee contribution of 20% of total premium. If you are eligible but not currently receiving this discount, complete the FCPS *Spouse Health Plan Deduction* form (HR Form 134) and submit during Open Enrollment. As a reminder, employees are required to notify the Office of Benefit Services of any event that would cause an employee to qualify for (or cease to be eligible for) the discounted rate; including marriage, divorce, termination of employment, or commencement/termination of a leave of absence.

*You can estimate the impact of 2014 premiums, along with your 2% Cost-of-Living Adjustment (COLA) that will go into effect January 1, 2014, by using the paycheck modeling tool at www.fcps.edu (search keyword "Paycheck Modeling").