

2019 - 2020 INSURANCE BENEFITS RATE SHEET

Monthly/Biweekly Payroll Deductions

Deductions are taken Biweekly over 10 months (September-June) each plan year for 12 months of coverage.

MEDICAL INSURANCE

	A. Cigna Local Plus OAP In-Network		B. Cigna Health Reimbursement Account		C. Cigna OAP In-Network (formerly Network PREMIUM)	
	Monthly	Biweekly	Monthly	Biweekly	Monthly	Biweekly
Employee Only	OCPS-Paid		\$37.28	\$18.64	\$37.28	\$18.64
Employee + Children	\$50.00	\$25.00	\$603.54	\$301.77	\$370.30	\$185.15
Employee + Spouse/Same-sex Domestic Partner (DP)	\$250.00	\$125.00	\$840.12	\$420.06	\$586.40	\$293.20
Employee + Children + Spouse/DP	\$300.00	\$150.00	\$1,060.86	\$530.43	\$788.00	\$394.00
Half-Family (Spouse or same-sex domestic partners are OCPS employees covering their dependents and paying this deduction.)	OCPS-Paid		\$108.22	\$54.11	\$37.28	\$18.64
Part-Time Employee Only*	\$422.20	\$211.10	\$459.48	\$229.74	\$459.48	\$229.74

*Part-time employees, add \$211.10 to the biweekly dependent rate listed above to obtain your biweekly payroll deduction.
 The Orange County School Board pays \$928.86 per month for each full-time benefited employee. For the 2019-20 plan year, that equates to \$9,288.60.

D. ALTERNATIVE TO MEDICAL Insurance Option

Disability/Vision Plan - OCPS Paid

TERM LIFE INSURANCE

A. OCPS-Paid Life Insurance - NO MONTHLY PREMIUM

B. Dependent Life Insurance - IF YOUR BASE SALARY IS:

Class	Monthly	Biweekly	Salary
Class I	\$3.38	\$1.69	\$20,000 or more
Class II	\$2.52	\$1.26	less than \$20,000
Class III	\$1.70	\$0.85	less than \$15,000
Class IV	\$1.26	\$0.63	less than \$10,000

C. Group Universal Life Insurance - Employee or Spouse/Domestic Partner

Age	Monthly Payroll Deduction for Each \$10,000	Biweekly Payroll Deduction for Each \$10,000
Under 25	\$0.44	\$0.22
25-29	\$0.54	\$0.27
30-34	\$0.70	\$0.35
35-39	\$0.78	\$0.39
40-44	\$0.88	\$0.44
45-49	\$1.34	\$0.67
50-54	\$1.98	\$0.99
55-59	\$3.70	\$1.85
60-64	\$5.68	\$2.84
65-69	\$10.92	\$5.46
70-74	\$17.70	\$8.85

Child Term Insurance Rider Available: Monthly rate for \$5,000 = \$.92 for all eligible dependent children; Monthly rate for \$10,000 = \$1.84 for all eligible dependent children. Premiums payable may be subject to minor adjustments (upwards and downwards) due to rounding of rates. Please contact Minnesota Life at 1.800.843.8358 to determine actual premiums due.

DENTAL INSURANCE

	A. DeltaCare@USA Managed Dental				B. DeltaDental PPO	
	Basic		Comprehensive		Monthly	Biweekly
	Monthly	Biweekly	Monthly	Biweekly		
Employee Only	\$10.40	\$5.20	\$17.00	\$8.50	\$44.46	\$22.23
Employee + 1 Dependent	\$17.18	\$8.59	\$31.80	\$15.90	\$76.34	\$38.17
Employee + 2 or more Dependents	\$25.38	\$12.69	\$38.92	\$19.46	\$109.18	\$54.59

VISION INSURANCE

Vision Care Plan	Monthly	Biweekly
Employee Only	\$6.64	\$3.32
Employee + Dependents	\$18.40	\$9.20

DISABILITY INSURANCE

Minimum Annual Salary	Accident and Illness Monthly* Disability Benefits	*The monthly disability benefit level reflected in this chart is an average benefit. The actual amount paid varies since the monthly benefit is calculated on an annual basis to determine the weekly benefit that is payable by Lincoln. The benefit is based on 52 weeks in a year and is dependent on the number of days in the associated month.							
		When Accident and Illness Benefits Begin after:							
		14 Days		30 Days		60 Days		180 Days	
		Monthly Rate	Biweekly Rate	Monthly Rate	Biweekly Rate	Monthly Rate	Biweekly Rate	Monthly Rate	Biweekly Rate
\$3,600	\$200	\$6.38	\$3.19	\$4.78	\$2.39	\$3.58	\$1.79	\$2.42	\$1.21
\$5,400	\$300	\$9.56	\$4.78	\$7.16	\$3.58	\$5.38	\$2.69	\$3.62	\$1.81
\$7,200	\$400	\$12.74	\$6.37	\$9.54	\$4.77	\$7.18	\$3.59	\$4.84	\$2.42
\$9,000	\$500	\$15.94	\$7.97	\$11.94	\$5.97	\$8.97	\$4.49	\$6.04	\$3.02
\$10,800	\$600	\$19.12	\$9.56	\$14.32	\$7.16	\$10.76	\$5.38	\$7.26	\$3.63
\$12,600	\$700	\$22.30	\$11.15	\$16.70	\$8.35	\$12.54	\$6.27	\$8.46	\$4.23
\$14,400	\$800	\$25.48	\$12.74	\$19.10	\$9.55	\$14.34	\$7.17	\$9.68	\$4.84
\$16,200	\$900	\$28.68	\$14.34	\$21.48	\$10.74	\$16.14	\$8.07	\$10.88	\$5.44
\$18,000	\$1,000	\$31.86	\$15.93	\$23.86	\$11.93	\$17.92	\$8.96	\$12.10	\$6.05
\$19,800	\$1,100	\$35.04	\$17.52	\$26.26	\$13.13	\$19.72	\$9.86	\$13.30	\$6.65
\$21,600	\$1,200	\$38.24	\$19.12	\$28.64	\$14.32	\$21.52	\$10.76	\$14.52	\$7.26
\$23,400	\$1,300	\$41.42	\$20.71	\$31.02	\$15.51	\$23.30	\$11.65	\$15.72	\$7.86
\$25,200	\$1,400	\$44.60	\$22.30	\$33.42	\$16.71	\$25.10	\$12.55	\$16.94	\$8.47
\$27,000	\$1,500	\$47.80	\$23.90	\$35.81	\$17.91	\$26.90	\$13.45	\$18.14	\$9.07
\$28,800	\$1,600	\$50.98	\$25.49	\$38.18	\$19.09	\$28.68	\$14.34	\$19.36	\$9.68
\$30,600	\$1,700	\$54.16	\$27.08	\$40.58	\$20.29	\$30.48	\$15.24	\$20.56	\$10.28
\$32,400	\$1,800	\$57.34	\$28.67	\$42.96	\$21.48	\$32.28	\$16.14	\$21.78	\$10.89
\$34,200	\$1,900	\$60.54	\$30.27	\$45.34	\$22.67	\$34.06	\$17.03	\$22.98	\$11.49
\$36,000	\$2,000	\$63.72	\$31.86	\$47.74	\$23.87	\$35.86	\$17.93	\$24.20	\$12.10
\$37,800	\$2,100	\$66.90	\$33.45	\$50.12	\$25.06	\$37.64	\$18.82	\$25.40	\$12.70
\$39,600	\$2,200	\$70.10	\$35.05	\$52.50	\$26.25	\$39.44	\$19.72	\$26.62	\$13.31
\$41,400	\$2,300	\$73.28	\$36.64	\$54.90	\$27.45	\$41.24	\$20.62	\$27.82	\$13.91
\$43,200	\$2,400	\$76.47	\$38.24	\$57.28	\$28.64	\$43.02	\$21.51	\$29.04	\$14.52
\$45,000	\$2,500	\$79.66	\$39.83	\$59.68	\$29.84	\$44.82	\$22.41	\$30.24	\$15.12
\$46,800	\$2,600	\$82.84	\$41.42	\$62.06	\$31.03	\$46.62	\$23.31	\$31.44	\$15.72
\$48,600	\$2,700	\$86.02	\$43.01	\$64.44	\$32.22	\$48.40	\$24.20	\$32.65	\$16.33
\$50,400	\$2,800	\$89.20	\$44.60	\$66.84	\$33.42	\$50.20	\$25.10	\$33.86	\$16.93
\$52,200	\$2,900	\$92.40	\$46.20	\$69.22	\$34.61	\$52.00	\$26.00	\$35.08	\$17.54
\$54,000	\$3,000	\$95.58	\$47.79	\$71.61	\$35.81	\$53.78	\$26.89	\$36.28	\$18.14
\$55,800	\$3,100	\$98.76	\$49.38	\$74.00	\$37.00	\$55.58	\$27.79	\$37.50	\$18.75
\$57,600	\$3,200	\$101.96	\$50.98	\$76.38	\$38.19	\$57.36	\$28.68	\$38.70	\$19.35
\$59,400	\$3,300	\$105.14	\$52.57	\$78.77	\$39.39	\$59.16	\$29.58	\$39.92	\$19.96
\$61,200	\$3,400	\$108.32	\$54.16	\$81.16	\$40.58	\$60.96	\$30.48	\$41.12	\$20.56
\$63,000	\$3,500	\$111.51	\$55.76	\$83.54	\$41.77	\$62.74	\$31.37	\$42.34	\$21.17
\$64,800	\$3,600	\$114.70	\$57.35	\$85.92	\$42.96	\$64.55	\$32.28	\$43.54	\$21.77
\$66,600	\$3,700	\$117.88	\$58.94	\$88.32	\$44.16	\$66.34	\$33.17	\$44.76	\$22.38
\$68,400	\$3,800	\$121.06	\$60.53	\$90.70	\$45.35	\$68.12	\$34.06	\$45.96	\$22.98
\$70,200	\$3,900	\$124.26	\$62.13	\$93.08	\$46.54	\$69.92	\$34.96	\$47.18	\$23.59
\$72,000	\$4,000	\$127.44	\$63.72	\$95.48	\$47.74	\$71.72	\$35.86	\$48.38	\$24.19
\$81,000	\$4,500	\$143.38	\$71.69	\$107.40	\$53.70	\$80.67	\$40.34	\$54.44	\$27.22
\$90,000	\$5,000	\$159.31	\$79.66	\$119.34	\$59.67	\$89.64	\$44.82	\$60.48	\$30.24
\$99,000	\$5,500	\$175.24	\$87.62	\$131.28	\$65.64	\$98.60	\$49.30	\$66.52	\$33.26
\$108,000	\$6,000	\$191.16	\$95.58	\$143.20	\$71.60	\$107.56	\$53.78	\$72.58	\$36.29
\$117,000	\$6,500	\$207.10	\$103.55	\$155.15	\$77.58	\$116.54	\$58.27	\$78.62	\$39.31
\$126,000	\$7,000	\$223.02	\$111.51	\$167.08	\$83.54	\$125.50	\$62.75	\$84.68	\$42.34
\$135,000	\$7,500	\$238.96	\$119.48	\$179.02	\$89.51	\$134.46	\$67.23	\$90.72	\$45.36