

## KALISPELL PUBLIC SCHOOLS 2022-2023 BENEFIT RATES

Medical, Dental, and Life are bundled. If you take the Medical that you must take the Dental and Life for Employee Only Coverage.

12 Month Insurance Rates	EMPLOYEE			EMPLOYEE/SPOUSE			EMPLOYEE/DEPENDENT			EMPLOYEE/SPOUSE/DEPENDENT		
	TOTAL MONTHLY PREMIUM	EMPLOYER SHARE	12 MONTH RATE	TOTAL MONTHLY PREMIUM	EMPLOYER SHARE	12 MONTH RATE	TOTAL MONTHLY PREMIUM	EMPLOYER SHARE	12 MONTH RATE	TOTAL MONTHLY PREMIUM	EMPLOYER SHARE	12 MONTH RATE
<b>OPTION 1 - TRADITIONAL PLAN</b> Deductible - \$3,000 individual /\$6,000 family Out of pocket - \$6,000 individual/\$12,000 family 70/30 coinsurance	\$770.92	\$667.77	\$103.15	\$1,308.26	\$915.78	\$392.48	\$1,209.58	\$846.71	\$362.87	\$1,863.33	\$1,304.33	\$559.00
<b>OPTION 2 - HIGH DEDUCTIBLE HEALTH PLAN</b> Deductible - \$3,000 individual /\$6,000 family Out of pocket - \$6,000 individual/\$12,000 family 70/30 coinsurance	\$770.92	\$667.77	\$103.15	\$1,308.26	\$915.78	\$392.48	\$1,209.58	\$846.71	\$362.87	\$1,863.33	\$1,304.33	\$559.00
<b>Dental Plan</b> Deductible - \$50 individual /\$150 family Max Benefit Per Person - \$1,500 100% for Preventive Services	\$47.67	\$47.67	\$0.00	\$80.90	\$56.63	\$24.27	\$74.79	\$52.35	\$22.44	\$115.22	\$80.65	\$34.57
<b>Vision Plan</b> 100% up to \$100 for Exam Max Benefit \$350 for Hardware	\$8.67	\$0.00	\$8.67	\$13.86	\$0.00	\$13.86	\$14.18	\$0.00	\$14.18	\$22.89	\$0.00	\$22.89
<b>Life \$15,000 Coverage</b> For those that enroll in the Medical and Dental Plans	\$1.85	\$1.85	\$0.00	\$1.85	\$1.85	\$0.00	\$1.85	\$1.85	\$0.00	\$1.85	\$1.85	\$0.00
<b>Admin Life \$115,000 Coverage</b> For Admin, IT and Non-Union	\$14.15	\$14.15	\$0.00	\$14.15	\$14.15	\$0.00	\$14.15	\$14.15	\$0.00	\$14.15	\$14.15	\$0.00
<b>Total Employer Contribution w/ Basic Life</b>	<b>\$717.29</b>			<b>\$974.26</b>			<b>\$900.91</b>			<b>\$1,386.83</b>		
<b>Total Employer Contribution w/ Admin Life</b>	<b>\$729.59</b>			<b>\$986.56</b>			<b>\$913.21</b>			<b>\$1,399.13</b>		