

Niskayuna Central School District - EPO
Monthly Health Insurance Rates for 1/1/17- 12/31/17
Blue Cross, Delta Dental & Davis Vision

EPO

O&M, Transp, Food Svc (NSDEA); Nurses (NNA) hired before 7/1/08

% of Contribution	Individual			2 Person			Family		
	21% Employee	79% District	100% Total	21% Employee	79% District	100% Total	21% Employee	79% District	100% Total
Blue Cross - EPO	140.94	530.18	671.12	281.87	1,060.37	1,342.24	418.58	1,574.65	1,993.23
Annual Premium	Individual			2 Person			Family		
Jan - Dec (12 mos)	<u>1,691.28</u>			<u>3,382.44</u>			<u>5,022.96</u>		
Cost per paycheck	Individual			2 Person			Family		
26 pays	65.05			130.09			193.19		
21 pays	80.54			161.07			239.19		

EPO

TA, SCA, CA, EA, (NESPA)-hired after 7/1/06; Confidential Secretaries hired after 7/1/07

% of Contribution	Individual			2 Person			Family		
	25% Employee	75% District	100% Total	25% Employee	75% District	100% Total	25% Employee	75% District	100% Total
Blue Cross - EPO	167.78	503.34	671.12	335.56	1,006.68	1,342.24	498.31	1,494.92	1,993.23
Annual Premium	Individual			2 Person			Family		
Jan - Dec (12 mos)	<u>2,013.36</u>			<u>4,026.72</u>			<u>5,979.72</u>		
Cost per paycheck	Individual			2 Person			Family		
26 pays	77.44			154.87			229.99		
21 pays	95.87			191.75			284.75		

EPO

Administrators (NAA); Directors (NDA); Unaffiliated;

Jan - June 2013 % of Contribution	Individual			2 Person			Family		
	25% Employee	75% District	100% Total	25% Employee	75% District	100% Total	25% Employee	75% District	100% Total
Blue Cross - EPO	167.78	503.34	671.12	335.56	1,006.68	1,342.24	498.31	1,494.92	1,993.23
Total Premium	Individual			2 Person			Family		
Jan - Dec (12 mos)	<u>2,013.36</u>			<u>4,026.72</u>			<u>5,979.72</u>		
Total Premium	<u>2,013.36</u>			<u>4,026.72</u>			<u>5,979.72</u>		
Cost per paycheck	Individual			2 Person			Family		
26 pays	77.44			154.87			229.99		

EPO

**Teachers (NTA); Secretaries (NESA);
 Conf Secretaries hired before 7/1/07;
 TA, SCA, CA, EA, (NESPA) hired before 7/1/06**

% of Contribution	Individual			2 Person			Family		
	20% Employee	80% District	100% Total	20% Employee	80% District	100% Total	20% Employee	80% District	100% Total
Blue Cross - EPO	134.22	536.90	671.12	268.45	1,073.79	1,342.24	398.65	1,594.58	1,993.23
Annual Premium	Individual			2 Person			Family		
Jan - Dec (12 mos)	<u>1,610.64</u>			<u>3,221.40</u>			<u>4,783.80</u>		
Cost per paycheck	Individual			2 Person			Family		
26 pays	61.95			123.90			183.99		
24 pays	67.11			134.23			199.33		
21 pays	76.70			153.40			227.80		

EPO

NNA (Nurses - Hired after 7/1/08)

% of Contribution	Individual			2 Person			Family		
	22% Employee	78% District	100% Total	22% Employee	78% District	100% Total	22% Employee	78% District	100% Total
Blue Cross - EPO	147.65	523.47	671.12	295.29	1,046.95	1,342.24	438.51	1,554.72	1,993.23
Annual Premium	Individual			2 Person			Family		
Jan - Dec (12 mos)	<u>1,771.80</u>			<u>3,543.48</u>			<u>5,262.12</u>		
Cost per paycheck	Individual			2 Person			Family		
21 pays	84.37			168.74			250.58		

EPO

Retirees Under 65

% of Contribution	Individual			2 Person			Family		
	27.5% Employee	72.5% District	100% Total	27.5% Employee	72.5% District	100% Total	27.5% Employee	72.5% District	100% Total
Blue Cross - EPO	184.56	486.56	671.12	369.12	973.12	1,342.24	548.14	1,445.09	1,993.23
Quarterly Premium	Individual			2 Person			Family		
	<u>553.68</u>			<u>1,107.36</u>			<u>1,644.42</u>		

EPO

Retirees Over 65 - (Medicare Rate)

% of Contribution	Individual			2 Person			Family		
	27.5% Employee	72.5% District	100% Total	27.5% Employee	72.5% District	100% Total	27.5% Employee	72.5% District	100% Total
Blue Cross - EPO	136.97	361.10	498.07	273.94	722.20	996.14	410.91	1,083.30	1,494.21
Quarterly Premium	Individual			2 Person			Family		
	<u>410.91</u>			<u>821.82</u>			<u>1,232.73</u>		

**Niskayuna Central School District - PPO
Monthly Health Insurance Rates for 1/1/17- 12/31/17
Blue Cross, Delta Dental, & Davis Vision**

**PPO
O&M, Transp, Food Svc (NSDEA); Nurses (NNA) hired before 7/1/08**

	Individual			2 Person			Family		
	Employee	District	Total	Employee	District	Total	Employee	District	Total
Blue Cross - PPO	211.04	530.18	741.22	422.07	1,060.37	1,482.44	619.35	1,574.65	2,194.00
Annual Premium	Individual			2 Person			Family		
Jan - Dec (12 mos)	<u>2,532.48</u>			<u>5,064.84</u>			<u>7,432.26</u>		
Cost per paycheck	Individual			2 Person			Family		
26 pays	97.40			194.80			285.86		
21 pays	120.59			241.18			353.92		

PPO

TA, SCA, CA, EA, (NESPA)-hired after 7/1/06; Confidential Secretaries hired after 7/1/07

	Individual			2 Person			Family		
	Employee	District	Total	Employee	District	Total	Employee	District	Total
Blue Cross - PPO	237.88	503.34	741.22	475.76	1,006.68	1,482.44	699.08	1,494.92	2,194.00
Annual Premium	Individual			2 Person			Family		
Jan - Dec (12 mos)	<u>2,854.56</u>			<u>5,709.12</u>			<u>8,389.02</u>		
Cost per paycheck	Individual			2 Person			Family		
26 pays	109.79			219.58			322.65		
21 pays	135.93			271.86			399.48		

PPO

Administrators (NAA); Directors (NDA); Unaffiliated;

	Individual			2 Person			Family		
	Employee	District	Total	Employee	District	Total	Employee	District	Total
Jan - June 2013 Blue Cross - PPO	237.88	503.34	741.22	475.76	1,006.68	1,482.44	699.08	1,494.92	2,194.00
Annual Premium	Individual			2 Person			Family		
Jan-June (6 mos)	<u>2,854.56</u>			<u>5,709.12</u>			<u>8,389.02</u>		
Total Premium	<u>2,854.56</u>			<u>5,709.12</u>			<u>8,389.02</u>		
Cost per paycheck	Individual			2 Person			Family		
26 pays	109.79			219.58			322.65		

PPO

**Teachers (NTA); Secretaries (NES);
Conf Secretaries hired before 7/1/07;
TA, SCA, CA, EA, (NESPA) hired before 7/1/06**

	Individual			2 Person			Family		
	Employee	District	Total	Employee	District	Total	Employee	District	Total
Blue Cross - PPO	204.32	536.90	741.22	408.65	1,073.79	1,482.44	599.42	1,594.58	2,194.00
Annual Premium	Individual			2 Person			Family		
Jan - Dec (12 mos)	<u>2,451.84</u>			<u>4,903.80</u>			<u>7,193.10</u>		
Cost per paycheck	Individual			2 Person			Family		
26 pays	94.30			188.61			276.66		
24 pays	102.16			204.33			299.71		
21 pays	116.75			233.51			342.53		

PPO

NNA (Nurses - Hired after 7/1/08)

	Individual			2 Person			Family		
	Employee	District	Total	Employee	District	Total	Employee	District	Total
Blue Cross - PPO	217.75	523.47	741.22	435.49	1,046.95	1,482.44	639.28	1,554.72	2,194.00
Annual Premium	Individual			2 Person			Family		
Jan - Dec (12 mos)	<u>2,613.00</u>			<u>5,225.88</u>			<u>7,671.42</u>		
Cost per paycheck	Individual			2 Person			Family		
21 pays	124.43			248.85			365.31		

PPO

Retirees Under 65

	Individual			2 Person			Family		
	Employee	District	Total	Employee	District	Total	Employee	District	Total
Blue Cross - PPO	254.66	486.56	741.22	509.32	973.12	1,482.44	748.91	1,445.09	2,194.00
Quarterly Premium	Individual			2 Person			Family		
	<u>763.98</u>			<u>1,527.96</u>			<u>2,246.74</u>		

PPO

Retirees Over 65 - (Medicare Rate)

	Individual			2 Person			Family		
	Employee	District	Total	Employee	District	Total	Employee	District	Total
Blue Cross - PPO	187.19	361.10	548.29	374.38	722.20	1,096.58	561.57	1,083.30	1,644.87
Quarterly Premium	Individual			2 Person			Family		
	<u>561.57</u>			<u>1,123.14</u>			<u>1,684.71</u>		

For the PPO plan, the district contributes the dollar amount provided under the EPO plan. The remaining cost is paid by the employee or retiree.