

Delaware County District Library Health Insurance Rates

Health Benefit	Monthly Premium	Monthly Library Contribution	Monthly Employee Contribution	Employee's 1st Pay of the Month	Employee's 2nd Pay of the Month	COBRA (2.0% over Monthly Premium)
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Medical

Carrier: United HealthCare with Optum mail-in prescription

Plan Year: 10/01/2023 - 09/30/2024

PPO Plan: Choice Plus CYP2

Waiting Period: 1st of the month following 30-days of employment

Employee	\$976.62	\$878.96	\$97.66	\$48.83	\$48.83	\$996.15
Employee/Spouse	\$2,337.05	\$2,035.33	\$301.72	\$150.86	\$150.86	\$2,383.79
Employee/Child(ren)	\$2,196.42	\$1,915.79	\$280.63	\$140.32	\$140.31	\$2,240.35
Family	\$3,457.23	\$2,987.48	\$469.75	\$234.88	\$234.87	\$3,526.37

*The library offers full time employees individual medical coverage paid at 90.0%. Employees are responsible for 10.0% of individual medical premium. Employees are responsible for 15.0% of medical premiums for their spouse, child(ren) and family. Medical premiums are calculated as follows: 15.0% of the difference between individual medical coverage and the medical coverage elected by the employee PLUS the 10.0% individual medical premium.

Medical

Carrier: United HealthCare with Optum mail-in prescription

Plan Year: 10/01/2023 - 09/30/2024

HSA Plan: Choice Plus CYO9

Waiting Period: 1st of the month following 30-days of employment

Employee	\$798.88	\$718.99	\$79.89	\$39.95	\$39.94	\$814.86
Employee/Spouse	\$1,911.72	\$1,664.90	\$246.82	\$123.41	\$123.41	\$1,949.95
Employee/Child(ren)	\$1,796.67	\$1,567.11	\$229.56	\$114.78	\$114.78	\$1,832.60
Family	\$2,828.03	\$2,443.77	\$384.26	\$192.13	\$192.13	\$2,884.59

*The library offers full time employees individual medical coverage paid at 90.0%. Employees are responsible for 10.0% of individual medical premium. Employees are responsible for 15.0% of medical premiums for their spouse, child(ren) and family. Medical premiums are calculated as follows: 15.0% of the difference between individual medical coverage and the medical coverage elected by the employee PLUS the 10.0% individual medical premium.

Dental

Carrier: United HealthCare

Options PPO 30 Plan

Plan Year: 10/01/2023 - 09/30/2024

Waiting Period: 1st of the month following 30-days of employment

Employee	\$28.00	\$28.00	\$0.00	\$0.00	\$0.00	\$28.56
Employee/Spouse	\$56.01	\$28.00	\$28.01	\$14.01	\$14.00	\$57.13
Employee/Child(ren)	\$61.11	\$28.00	\$33.11	\$16.56	\$16.55	\$62.33
Family	\$93.52	\$28.00	\$65.52	\$32.76	\$32.76	\$95.39

*The Library offers full time employees individual dental coverage paid at 100.0%. Employees are responsible for 100.0% of dental premiums for their spouse, children(ren) and family. Dental premiums are calculated as follows: difference between employee dental coverage and the dental coverage elected by the employee.

Vision

Carrier: VSP Vision Care

Plan Year: 06/01/2022 - 09/30/2024

Waiting Period: 1st of the month following 30-days of employment

Employee	\$10.66	\$10.66	\$0.00	\$0.00	\$0.00	\$10.87
Employee/Spouse	\$17.95	\$10.66	\$7.29	\$3.65	\$3.64	\$18.31
Employee/Child(ren)	\$18.32	\$10.66	\$7.66	\$3.83	\$3.83	\$18.69
Family	\$29.54	\$10.66	\$18.88	\$9.44	\$9.44	\$30.13

*The Library offers full time employees individual vision coverage paid at 100.0%. Employees are responsible for 100.0% of vision premiums for their spouse, children(ren) and family. Vision premiums are calculated as follows: difference between employee vision coverage and the vision coverage elected by the employee.

Employee Assistance Program (EAP)

Carrier: Matrix

Plan Year: 02/01/2022 - 01/31/2025

Waiting Period: None

Employee	\$4.00	\$4.00	\$0.00	\$0.00	\$0.00	N/A
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*The Library offers all full time & part time employees EAP coverage paid at 100%. Employees, spouses and dependents living within the same household are eligible for EAP services. Substitute employees are not eligible for the EAP benefit.

**Health insurance contributions are withheld 24 pays periods per year; during months there are 3 pay periods, there will be no contributions withheld.

Effective 08/29/2023