

TA 8/19/2020
K. Thomas
N. Wipka



Pass #2
from
The Escambia County School District

8/19/2020

Tentative Agreement

Health & Dental Pass for Insurance
Health
• 1.5% Premium Increase
Dental
• Fully Insured
• The Standard's Best and Final Offer

1A 5/11/2020
 KY MS

Schedule 2 - 1.5% Premium Increase

Escambia County School District
 Monthly Funding Rates, Subsidy, and Contributions
 2020 and 2021 Funding Rates and Contributions

	2020			Without \$35 Monthly Wellness Credit			2021 Monthly Subsidy and Contributions without \$35 Wellness Credit			Change in		
	Enroll	2020 Rates	% Brd Cont	2020 Brd Cont	2020 EE Cont	2021 Rates	2021 Brd Cont	2021 EE Cont	% Brd Cont	Change in Brd Cont	Change in EE Cont	
HSA (79.8% Actuarial Value)												
Employee Only	744	\$555.00	90%	\$498.48	\$56.52	\$565.00	\$507.46	\$57.54	90%	\$8.98	\$1.02	
Employee+Spouse	71	\$1,166.00	76%	\$887.40	\$278.60	\$1,186.00	\$902.63	\$283.37	76%	\$15.22	\$4.78	
Employee+Child(ren)	66	\$1,000.00	76%	\$764.71	\$235.29	\$1,017.00	\$777.71	\$239.29	76%	\$13.00	\$4.00	
Employee+Family	79	\$1,666.00	76%	\$1,267.92	\$398.08	\$1,694.00	\$1,289.23	\$404.77	76%	\$21.31	\$6.69	
Dual Spouse	8	\$1,166.00	90%	\$1,052.98	\$113.02	\$1,186.00	\$1,071.04	\$114.96	90%	\$18.06	\$1.94	
Dual Spouse+Family	11	\$1,666.00	86%	\$1,434.84	\$231.16	\$1,694.00	\$1,458.96	\$235.04	86%	\$24.12	\$3.88	
Base HRA (82.6% Actuarial Value)												
Employee Only	852	\$575.00	80%	\$457.95	\$117.05	\$583.00	\$464.33	\$118.67	80%	\$6.37	\$1.63	
Employee+Spouse	143	\$1,207.00	68%	\$823.22	\$383.78	\$1,225.00	\$835.50	\$389.50	68%	\$12.28	\$5.72	
Employee+Child(ren)	173	\$1,034.00	69%	\$711.04	\$322.96	\$1,050.00	\$722.04	\$327.96	69%	\$11.00	\$5.00	
Employee+Family	246	\$1,724.00	68%	\$1,176.94	\$547.06	\$1,750.00	\$1,194.89	\$555.31	68%	\$17.75	\$8.25	
Dual Spouse	19	\$1,207.00	83%	\$1,002.28	\$204.72	\$1,225.00	\$1,017.22	\$207.78	83%	\$14.95	\$3.05	
Dual Spouse+Family	58	\$1,724.00	81%	\$1,391.04	\$332.96	\$1,750.00	\$1,412.02	\$337.98	81%	\$20.98	\$5.02	
\$500 HRA (87.2% Actuarial Value)												
Employee Only	588	\$590.00	72%	\$422.60	\$167.40	\$598.00	\$428.33	\$169.67	72%	\$5.73	\$2.27	
Employee+Spouse	133	\$1,240.00	61%	\$752.20	\$487.80	\$1,257.00	\$762.52	\$494.48	61%	\$10.31	\$6.69	
Employee+Child(ren)	93	\$1,063.00	61%	\$652.63	\$410.37	\$1,077.00	\$661.23	\$415.77	61%	\$8.60	\$5.49	
Employee+Family	102	\$1,771.00	61%	\$1,075.66	\$695.34	\$1,795.00	\$1,090.24	\$704.76	61%	\$14.58	\$9.42	
Dual Spouse	47	\$1,240.00	77%	\$958.06	\$281.94	\$1,257.00	\$971.20	\$285.80	77%	\$13.13	\$3.87	
Dual Spouse+Family	38	\$1,771.00	74%	\$1,301.92	\$469.08	\$1,795.00	\$1,319.57	\$475.43	74%	\$17.64	\$6.36	
In-Hospital Indemnity Plan												
Employee Only	773	\$0.50	100%	\$0.50	\$0.00	\$0.50	\$0.50	\$0.00	100%	\$0.00	\$0.00	
Wellness (excluded in Funding Rates)		\$820,000		\$820,000	\$0	\$820,000	\$820,000	\$0				
Overhead (excluded in Funding Rates)		\$342,000		\$342,000	\$0	\$342,000	\$342,000	\$0				
Aggregate Annual	4,421	\$38,968,366	72%	\$28,074,508	\$10,893,857	\$39,535,392	\$28,482,315	\$11,053,077	72%			

2020 Funding Rates Only \$37,806,366

2021 Funding Rates Only \$38,373,392

1.5%

*45% of the Employees assumed to earn the \$35 monthly wellness credit; 35% of Spouses assumed to earn the \$25 2021 Costs based on projections with data through March 2020

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Escambia County School District

2021 Monthly Funding Rates, ECSD Subsidy, and Employee/Retiree/LOA/Cobra Premiums

Note: Wellness Bonuses (EE-\$35/Monthly, Non-EE Spouse-\$25) Can Be Earned For Completing Wellness Incentive Program

Instructional, Administrative, Professional, Retirees, LOA, Cobra (12-Pay/Deduction Periods)				
TIER	Total Rates	ECSD Subsidy	Emp/Ret/LOA & Cobra Premiums	
H.S.A. PLAN:				
Employee Only	\$565.00	\$507.46		\$57.54
Employee+Spouse	\$1,186.00	\$902.63		\$283.37
Employee+Child(ren)	\$1,017.00	\$777.71		\$239.29
Employee+Family	\$1,694.00	\$1,289.23		\$404.77
Dual Spouse	\$1,186.00	\$1,071.04		\$114.96
Dual Spouse+Family	\$1,694.00	\$1,458.96		\$235.04
Cobra-Single	\$576.30	\$0.00		\$576.30
Cobra-Single+Spouse	\$1,209.72	\$0.00		\$1,209.72
Cobra-Single+Child(ren)	\$1,037.34	\$0.00		\$1,037.34
Cobra-Family	\$1,727.88	\$0.00		\$1,727.88
Retiree Only & LOA	\$565.00	\$0.00		\$565.00
Retiree+Spouse & LOA	\$1,186.00	\$0.00		\$1,186.00
Retiree+Child(ren) & LOA	\$1,017.00	\$0.00		\$1,017.00
Retiree+Family & LOA	\$1,694.00	\$0.00		\$1,694.00
BASE HRA PLAN:				
Employee Only	\$583.00	\$464.33		\$118.67
Employee+Spouse	\$1,225.00	\$835.50		\$389.50
Employee+Child(ren)	\$1,050.00	\$722.04		\$327.96
Employee+Family	\$1,750.00	\$1,194.69		\$555.31
Dual Spouse	\$1,225.00	\$1,017.22		\$207.78
Dual Spouse+Family	\$1,750.00	\$1,412.02		\$337.98
Cobra-Single	\$594.66	\$0.00		\$594.66
Cobra-Single+Spouse	\$1,249.50	\$0.00		\$1,249.50
Cobra-Single+Child(ren)	\$1,071.00	\$0.00		\$1,071.00
Cobra-Family	\$1,785.00	\$0.00		\$1,785.00
Retiree Only & LOA	\$583.00	\$0.00		\$583.00
Retiree+Spouse & LOA	\$1,225.00	\$0.00		\$1,225.00
Retiree+Child(ren) & LOA	\$1,050.00	\$0.00		\$1,050.00
Retiree+Family & LOA	\$1,750.00	\$0.00		\$1,750.00
\$500 HRA PLAN:				
Employee Only	\$598.00	\$428.33		\$169.67
Employee+Spouse	\$1,257.00	\$762.52		\$494.48
Employee+Child(ren)	\$1,077.00	\$661.23		\$415.77
Employee+Family	\$1,795.00	\$1,090.24		\$704.76
Dual Spouse	\$1,257.00	\$971.20		\$285.80
Dual Spouse+Family	\$1,795.00	\$1,319.57		\$475.43
Cobra-Single	\$609.96	\$0.00		\$609.96
Cobra-Single+Spouse	\$1,282.14	\$0.00		\$1,282.14
Cobra-Single+Child(ren)	\$1,098.54	\$0.00		\$1,098.54
Cobra-Family	\$1,830.90	\$0.00		\$1,830.90
Retiree Only & LOA	\$598.00	\$0.00		\$598.00
Retiree+Spouse & LOA	\$1,257.00	\$0.00		\$1,257.00
Retiree+Child(ren) & LOA	\$1,077.00	\$0.00		\$1,077.00
Retiree+Family & LOA	\$1,795.00	\$0.00		\$1,795.00
In-Hospital Indemnity Plan				
Employee Only	\$0.50	\$0.50		\$0.00

TA 8/18/2020
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Escambia County School District

2021 Bi-Weekly (20 deductions) Funding Rates, ECSD Subsidy, and Employee Premiums

Note: Wellness Bonuses (EE-\$35/Monthly, Non-EE Spouse-\$25) Can Be Earned For Completing Wellness Incentive Program

Educational Support Personnel (20-Deduction Periods)			
TIER	Total Rates	ECSD Subsidy	Emp Premiums
H.S.A. PLAN:			
Employee Only	\$339.00	\$304.48	\$34.52
Employee+Spouse	\$711.60	\$541.58	\$170.02
Employee+Chlld(ren)	\$610.20	\$466.63	\$143.57
Employee+Family	\$1,016.40	\$773.54	\$242.86
Dual Spouse	\$711.60	\$642.62	\$68.98
Dual Spouse+Family	\$1,016.40	\$875.38	\$141.02
BASE HRA PLAN:			
Employee Only	\$349.80	\$278.60	\$71.20
Employee+Spouse	\$735.00	\$501.30	\$233.70
Employee+Child(ren)	\$630.00	\$433.22	\$196.78
Employee+Family	\$1,050.00	\$716.81	\$333.19
Dual Spouse	\$735.00	\$610.33	\$124.67
Dual Spouse+Family	\$1,050.00	\$847.21	\$202.79
\$500 HRA PLAN:			
Employee Only	\$358.80	\$257.00	\$101.80
Employee+Spouse	\$754.20	\$457.51	\$296.69
Employee+Child(ren)	\$646.20	\$396.74	\$249.46
Employee+Family	\$1,077.00	\$654.14	\$422.86
Dual Spouse	\$754.20	\$582.72	\$171.48
Dual Spouse+Family	\$1,077.00	\$791.74	\$285.26
In-Hospital Indemnity Plan			
Employee Only	\$0.30	\$0.30	\$0.00



PPO (fully Insured) - OPTION 3 (Actives)

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Base Plan	4-tier #	The Standard		
		Rate	ER	EE
Employee Only	1,777	\$17.88	\$12.65	\$5.23
Employee+Spouse	222	\$35.20	\$12.65	\$22.55
Employee+Child(ren)	571	\$35.48	\$12.65	\$22.83
Employee+Family	637	\$53.16	\$12.65	\$40.51
Enhanced Plan	4-tier #	The Standard		
Employee Only	594	\$22.84	\$12.65	\$10.19
Employee+Spouse	140	\$51.40	\$12.65	\$38.75
Employee+Child(ren)	48	\$51.80	\$12.65	\$39.15
Employee+Family	203	\$77.68	\$12.65	\$65.03
TOTAL ENROLLED	4,190			

PPO (fully Insured) - OPTION 3 (Retirees)

Base Plan	4-tier #	The Standard		
		Rate	ER	EE
Ret./LOA Only	1,204	\$17.88	\$0.00	\$17.88
Ret./LOA+Spouse	667	\$35.20	\$0.00	\$35.20
Ret./LOA+Child(ren)	6	\$35.48	\$0.00	\$35.48
Ret./LOA+ Family	28	\$53.16	\$0.00	\$53.16
Enhanced Plan	4-tier #	The Standard		
Ret./LOA Only	233	\$22.84	\$0.00	\$22.84
Ret./LOA+Spouse	84	\$51.40	\$0.00	\$51.40
Ret./LOA+Child(ren)	0	\$51.80	\$0.00	\$51.80
Ret./LOA+ Family	7	\$77.68	\$0.00	\$77.68
TOTAL ENROLLED	2,227			



Escambia County School District
2021 DENTAL PREMIUMS

TA 8/19/2020
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Instructional, Administrative, Professional, Retirees, LOA, Cobra (12-Pay/Deduction Periods)				
TIER	Total Rates	ECSD Subsidy	Emp/Ret/LOA &Cobra Premiums	
\$1,000 Base Plan				
Employee Only	\$17.88	\$12.65	\$5.23	
Employee+Spouse	\$35.20	\$12.65	\$22.55	
Employee+Child(ren)	\$35.48	\$12.65	\$22.83	
Employee+Family	\$53.16	\$12.65	\$40.51	
2 Employee	\$35.20	\$25.30	\$9.90	
2 Employee-Family	\$53.16	\$25.30	\$27.86	
Retiree	\$17.88	\$0.00	\$17.88	
Retiree+Spouse	\$35.20	\$0.00	\$35.20	
Retiree+Child(ren)	\$35.48	\$0.00	\$35.48	
Retiree+Family	\$53.16	\$0.00	\$53.16	
\$1,500 Enhanced Plan				
Employee Only	\$22.84	\$12.65	\$10.19	
Employee+Spouse	\$51.40	\$12.65	\$38.75	
Employee+Child(ren)	\$51.80	\$12.65	\$39.15	
Employee+Family	\$77.68	\$12.65	\$65.03	
2 Employee	\$51.40	\$25.30	\$26.10	
2 Employee-Family	\$77.68	\$25.30	\$52.38	
Retiree	\$22.84	\$0.00	\$22.84	
Retiree+Spouse	\$51.40	\$0.00	\$51.40	
Retiree+Child(ren)	\$51.80	\$0.00	\$51.80	
Retiree+Family	\$77.68	\$0.00	\$77.68	

* Cobra Rates are 102% of Applicable Retiree Rates Per Tier



Escambia County School District
2021 DENTAL PREMIUMS

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ESP Premiums (20 Pay Periods)				
TIER	Total Rates	ECSD Subsidy	Emp Premiums	
\$1,000 Base Plan				
Employee Only	\$10.73	\$7.59	\$3.14	
Employee+Spouse	\$21.12	\$7.59	\$13.53	
Employee+Child(ren)	\$21.29	\$7.59	\$13.70	
Employee+Family	\$31.90	\$7.59	\$24.31	
Dual Spouse	\$21.12	\$15.18	\$5.94	
Dual Spouse+Family	\$31.90	\$15.18	\$16.72	
Retiree	\$10.73	\$0.00	\$10.73	
Retiree+Spouse	\$21.12	\$0.00	\$21.12	
Retiree+Child(ren)	\$21.29	\$0.00	\$21.29	
Retiree+Family	\$31.90	\$0.00	\$31.90	
\$1,500 Enhanced Plan				
Employee Only	\$13.70	\$7.59	\$6.11	
Employee+Spouse	\$30.84	\$7.59	\$23.25	
Employee+Child(ren)	\$31.08	\$7.59	\$23.49	
Employee+Family	\$46.61	\$7.59	\$39.02	
Dual Spouse	\$30.84	\$15.18	\$15.66	
Dual Spouse+Family	\$46.61	\$15.18	\$31.43	
Retiree	\$13.70	\$0.00	\$13.70	
Retiree+Spouse	\$30.84	\$0.00	\$30.84	
Retiree+Child(ren)	\$31.08	\$0.00	\$31.08	
Retiree+Family	\$46.61	\$0.00	\$46.61	

* Cobra Rates are 102% of Applicable Retiree Rates Per Tier