



Open enrollment: The time you can add, drop or change coverage for you and your dependents.

Dependents: Spouse, domestic partner and/or eligible children.

Premium: A monthly pre-taxed amount to be paid for an insurance policy.

Hand calculating: The method in which monthly employee out-of-pocket premiums are figured in regards to an employee's classification.

Premium Pool: A calculated dollar amount dependent on a percentage applied to employee premiums from an additional district contribution.

Fringe cap: Dollars contributed monthly by the district towards the monthly cost of your Medical, Dental, Vision and mandatory Life / AD&D insurance plans. Contribution is dependent on classification:

Single Cap:

- Employee only on selected medical plan

2-Party Cap:

- Employee & Child(ren)
- Employee & Spouse
- Employee & Domestic Partner

Family Cap:

- Employee , Child(ren) & Spouse
- Employee, Child(ren) & Domestic Partner

Classified Employee:

2019 – 20 Average* Daily Hours Per Day	Single Cap	2-Party Cap	Family Cap
6 hours – 8 hours	\$ 1,272	\$ 1,430	\$ 1,636
4 hours – 5.99 hours	\$ 954	\$ 1,072.50	\$ 1,227

* Working less than 5 days per week? Take daily hours x days worked divided by 5 = average daily hours worked.

Licensed Employees:

2019 – 20 Average* Daily Hours Per Day	Single Cap	2-Party Cap	Family Cap
7.5 hours	\$ 1,272	\$ 1,515	\$ 1,734

* Eligible licensed professionals who are less than 1.0 FTE will be eligible for a prorated District contribution based on their FTE.