

**FRINGE BENEFITS  
MEDICAL, DENTAL, VISION, TERM LIFE  
2011-2012**

Madeira City School District is a part of the **Greater Cincinnati Insurance Consortium (GCIC)**, which consists of 14 school districts (Deer Park, Finneytown, HCESC, Lockland, Loveland, Madeira, Mariemont, Mt. Healthy, North College Hill, Norwood, Reading, St. Bernard-Elmwood Place, Three Rivers and Wyoming).

Term Life Insurance and Dental Insurance are also part of the Consortium. The Consortium also provides Disability Insurance for employees with less than 5 years of service credit with STRS or SERS.

**Madeira Board of Education pays 85% of Medical Insurance, 100% of Dental Insurance and Term Life Insurance for all full-time employees. The Board will also pay 100% of Term Life Insurance for all part-time employees (20-34.99 hours per week).**

The following are the costs for **Anthem Medical and Dental Care Plus** Insurance for **FULL-TIME** employees. *Medical insurance increased by 7% and Dental insurance decreased by 2%.*

	Single/month	Annual Single	Family/month	Annual Family
<b>Medical Insurance</b>	\$454.65	\$5,455.80	\$1,126.40	\$13,516.80
Employer pays 85%	386.45	4,637.40	957.44	11,489.28
<b>Employee pays 15%</b>	<b>68.20</b>	<b>818.40</b>	<b>168.96</b>	<b>2,027.52</b>

<b>Dental Insurance</b>	74.66	895.92	74.66	895.92
Employer pays 100%	74.66	895.92	74.66	895.92

Employees working **20-34.99** hours per week are part-time staff eligible for insurance benefits. The Board of Education will pay **50%** of the cost of **Medical and Dental Insurance**. Part-time staff will receive a **\$25,000** Term Life Insurance policy that is paid by the Board.

The following are the costs for **Anthem Medical and Dental Care Plus** Insurance for **PART-TIME** employees:

	Single/month	Annual Single	Family/month	Annual Family
<b>Medical Insurance</b>	\$454.65	\$5,455.80	\$1,126.40	\$13,516.80
Employer pays 50%	227.33	2,727.90	563.20	6,758.40
<b>Employee pays 50%</b>	<b>227.32</b>	<b>2,727.90</b>	<b>563.20</b>	<b>6,758.40</b>

<b>Dental Insurance</b>	74.66	895.92	74.66	895.92
Employer pays 50%	37.33	447.96	37.33	447.96
<b>Employee pays 50%</b>	<b>37.33</b>	<b>447.96</b>	<b>37.33</b>	<b>447.96</b>

The Board offers **Vision Insurance** through **Vision Benefits of America (VBA)** to full-time and part-time benefit eligible employees; however, the premium is **fully paid by the employee**.

	<u>Single</u>	<u>Empl + 1</u>	<u>Family</u>
<b>Vision Benefits of America-Madeira employee</b>			
Will pay 100%	\$ 11.15	\$ 18.85	\$ 25.90

Any employee working **less than 20 hours per week** is not eligible to participate in the above benefit options.

**Contact Susan Crabill, Treasurer, or Melody Gregory, Payroll Administrative Assistant Treasurer, if you have any questions concerning this information.**

Effective: 7/1/2011