

**FRINGE BENEFITS  
MEDICAL, DENTAL, VISION, TERM LIFE  
2019-2020**

**Madeira City School District** is a member of the **Greater Cincinnati Insurance Consortium (GCIC)**, which includes 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).

Medical Insurance carrier is **Anthem BC/BS**. Prescription Drug carrier is **Envision RX**. Dental Insurance is **Dental Care Plus**. Vision Insurance is **Avesis**. Medical, Prescription Drug, Dental, Vision and Term Life Insurance are part of the Consortium.

For **Full Time employees**, the Board of Education **pays 85% of Medical Insurance, 100% of Dental Insurance and Term Life Insurance.**

For **Part Time employees** (employees that work 20-34.99 hours per week) the Board of Education **pays 50%** of Medical and Dental Insurance and **100%** of Term Life Insurance.

**The following rates are effective 7/1/2019 and will begin to be deducted on your pay check dated 6/15/2019.**

	<u>Single</u>	<u>Family</u>
<b>Anthem Medical – Annual Cost</b>	\$6,797.16	\$16,857.00

**Medical and Dental Insurance for FULL-TIME employees:**

	<u>Single</u>	<u>Family</u>
<b><u>Increase- 2.2% 7/1/2019</u></b>		
<b>Anthem Medical Insurance – Premium per month</b>	\$566.43	\$1,404.75
<b>Board of Education pays 85% Premium per month</b>	481.47	1,194.04
<b>Employee pays 15% Premium per month</b>	<b>84.96</b>	<b>210.71</b>

**No increase 7/1/2019**

<b>Dental Care Plus – Premium per month</b>		
<b>Madeira Board of Education pays 100% per month</b>	\$ 80.91	\$ 80.91
<b>Employee pays 0% Premium per month</b>	<b>0.00</b>	<b>0.00</b>

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 paid by the Board.

**Medical and Dental Insurance for PART-TIME employees:**

	<u>Single</u>	<u>Family</u>
<b>Anthem Medical Insurance – Premium per month</b>	\$566.43	\$1,404.75
<b>Board of Education pays 50% per month</b>	283.22	702.38
<b>Employee pays 50% per month</b>	283.21	702.37
<b><u>No increase 7/1/2019</u></b>		
<b>Dental Care Plus – Premium per month</b>	<b>80.91</b>	<b>80.91</b>
<b>Board of Education pays 50% per month</b>	40.46	40.46
<b>Employee will pay 50% per month</b>	<b>40.45</b>	<b>40.45</b>

The Board offers Vision Insurance through **AVESIS** to full-time and part-time benefit eligible employees; fully paid by the employee.

	<u>Single</u>	<u>Family</u>
<b>Employee pays 100%</b>	7.91	20.46

Employees working less than 20 hours per week are not eligible to participate in the above benefit options.

Contact Treasurer's Office if you have any questions concerning this information.

Effective: 7/1/2019