

# MONTGOMERY COUNTY EDUCATIONAL SERVICE CENTER

## 2025 Insurance Rates

### Full Time Benefits (185+ Days)

United Healthcare of Ohio				
	Employee/ Board%	Employee Share	Board Share	Monthly Premium
<b>High Deductible</b> (Only option available to new staff or changes eff. 2019)				
Single	15/85	\$ 146.04	\$ 827.58	\$ 973.62
Employee + Child(ren)	20/80	\$ 358.30	\$ 1,433.18	\$ 1,791.48
Employee + Spouse	20/80	\$ 428.40	\$ 1,713.62	\$ 2,142.02
Family	20/80	\$ 599.76	\$ 2,399.02	\$ 2,998.78
<b>PPO</b> (Grandfathered Only)				
Single	15/85	\$ 184.69	\$ 1,046.55	\$ 1,231.24
Employee + Child(ren)	20/80	\$ 455.08	\$ 1,820.34	\$ 2,275.42
Employee + Spouse	20/80	\$ 541.74	\$ 2,166.96	\$ 2,708.70
Family	20/80	\$ 760.89	\$ 3,043.57	\$ 3,804.46

Delta Dental				
	Employee/ Board%	Employee Share	Board Share	Monthly Premium
Single	20/80	\$ 6.19	\$ 24.77	\$ 30.96
Employee + Child(ren)	20/80	\$ 13.00	\$ 52.00	\$ 65.00
Employee + Spouse	20/80	\$ 13.03	\$ 52.12	\$ 65.15
Family (Non-Union)	20/80	\$ 17.96	\$ 71.83	\$ 89.79
Family (Union)	\$55 Max	\$ 34.79	\$ 55.00	\$ 89.79
<b>Vision Service Plan</b>				
Single	100/0	\$ 10.02	\$ -	\$ 10.02
Family	100/0	\$ 23.44	\$ -	\$ 23.44

### Part-time Benefits (140-184 days)

United Healthcare of Ohio				
	Employee/ Board%	Employee Share	Board Share	Monthly Premium
<b>High Deductible</b> (Only option available to new staff or changes eff. 2019)				
Single	36.25/67.75	\$ 352.94	\$ 620.68	\$ 973.62
Employee + Child(ren)	40/60	\$ 716.59	\$ 1,074.89	\$ 1,791.48
Employee + Spouse	40/60	\$ 856.81	\$ 1,285.21	\$ 2,142.02
Family	40/60	\$ 1,199.51	\$ 1,799.27	\$ 2,998.78
<b>PPO</b> (Grandfathered Only)				
Single	36.25/67.75	\$ 446.32	\$ 784.92	\$ 1,231.24
Employee + Child(ren)	40/60	\$ 910.17	\$ 1,365.25	\$ 2,275.42
Employee + Spouse	40/60	\$ 1,083.48	\$ 1,625.22	\$ 2,708.70
Family	40/60	\$ 1,521.78	\$ 2,282.68	\$ 3,804.46

Delta Dental				
	Employee/ Board%	Employee Share	Board Share	Monthly Premium
Single	40/60	\$ 12.38	\$ 18.58	\$ 30.96
Employee + Child(ren)	40/60	\$ 26.00	\$ 39.00	\$ 65.00
Employee + Spouse	40/60	\$ 26.06	\$ 39.09	\$ 65.15
Family (Non-Union)	40/60	\$ 35.92	\$ 53.87	\$ 89.79
Family (Union)	\$55 Max	\$ 34.79	\$ 55.00	\$ 89.79
<b>Vision Service Plan</b>				
Single	100/0	\$ 10.02	\$ -	\$ 10.02
Family	100/0	\$ 23.44	\$ -	\$ 23.44

### Part-time Benefits (120-139 Days)

United Healthcare of Ohio				
	Employee/ Board%	Employee Share	Board Share	Monthly Premium
<b>High Deductible</b> (Only option available to new staff or changes eff. 2019)				
Single	57.5/42.5	\$ 559.83	\$ 413.79	\$ 973.62
Employee + Child(ren)	60/40	\$ 1,074.89	\$ 716.59	\$ 1,791.48
Employee + Spouse	60/40	\$ 1,285.21	\$ 856.81	\$ 2,142.02
Family	60/40	\$ 1,799.27	\$ 1,199.51	\$ 2,998.78
<b>PPO</b> (Grandfathered Only)				
Single	57.5/42.5	\$ 707.96	\$ 523.28	\$ 1,231.24
Employee + Child(ren)	60/40	\$ 1,365.25	\$ 910.17	\$ 2,275.42
Employee + Spouse	60/40	\$ 1,625.22	\$ 1,083.48	\$ 2,708.70
Family	60/40	\$ 2,282.68	\$ 1,521.78	\$ 3,804.46

Delta Dental				
	Employee/ Board%	Employee Share	Board Share	Monthly Premium
Single	60/40	\$ 18.58	\$ 12.38	\$ 30.96
Employee + Child(ren)	60/40	\$ 39.00	\$ 26.00	\$ 65.00
Employee + Spouse	60/40	\$ 39.09	\$ 26.06	\$ 65.15
Family (Non-Union)	60/40	\$ 53.87	\$ 35.92	\$ 89.79
Family (Union)	\$55 Max	\$ 34.79	\$ 55.00	\$ 89.79
<b>Vision Service Plan</b>				
Single	100/0	\$ 10.02	\$ -	\$ 10.02
Family	100/0	\$ 23.44	\$ -	\$ 23.44

### Noteworthy Items

#### HSA Board Contributions

Single : \$1,650  
All Others: \$2,500

IRS HSA Single Max: \$4,300  
IRS HSA All Others Max: \$8,550  
\* \$1,000 catch-up if over 55

#### HSA contributions are prorated based upon insurance eligibility and date of hire:

185+: full amt      184-140: 60%      139-120: 40%

**Failure to do Biometric Screening:** \$50/mo

**Spousal Surcharge:** \$100/month

\$60,000 Board Provided Life insurance for 185+ days

#### Open Enrollment Dates

October 14 - October 27  
Plan year is Jan 1 - Dec 31

\*If you work between 80 - 119 days you access to these voluntary products:  
Optional Life, STD/LTD & Vision Coverage

