

## Staff Dependents Health Insurance **ESTIMATED** Cost

### Monthly Insurance Premiums as of 7/1/20

Employee Only	\$ 889.91
Employee/Children	\$ 1,577.79
Employee\Spouse	\$ 1,847.57
Family	\$ 2,610.96

The NRD pays employee premium of \$889.91 + 30% of dependent premium

Employee	Insurance Need	Current Monthly Cost to Employee @ 70%	Current NRD Cost Per Month @ 30%	Employee Cost Per Month @ 50%	NRD Cost Per Month @ 50%	Employee Cost Per Month @ 40%	NRD Cost Per Month 60%	Employee Cost Per Month @ 30%	NRD Cost Per Month 70%
# 1									
# 2									
# 3									
Tyler	Spouse	\$ 670.36	\$ 287.30	\$ 602.37	\$ 602.37	\$ 383.06	\$ 574.60	\$ 287.30	\$ 670.36
Kyle	Family	\$ 1,204.74	\$ 516.32	\$ 860.53	\$ 860.53	\$ 688.42	\$ 1,032.63	\$ 516.32	\$ 1,204.74
# 4									
# 4			-	-	-	-	-	-	-
# 5	Family		-	\$ 860.53	\$ 860.53	\$ 688.42	\$ 1,032.63	\$ 516.32	\$ 1,204.74
# 6									
# 7									
# 8									
# 9	Family	\$ 1,204.74	\$ 516.32	\$ 860.53	\$ 860.53	\$ 688.42	\$ 1,032.63	\$ 516.32	\$ 1,204.74
# 10									
# 11	Family		-	\$ 860.53	\$ 860.53	\$ 688.42	\$ 688.42	\$ 516.32	\$ 1,207.74
# 12	Family			\$ 860.53	\$ 860.53	\$ 688.42	\$ 688.42	\$ 516.32	\$ 1,204.74
<b>NRD COST PER MONTH</b>			<b>\$ 1,319.94</b>	<b>\$ 4,905.02</b>	<b>\$ 5,049.33</b>	<b>\$ 6,697.06</b>			

### Annual ESTIMATED NRD Cost to offer Family Insurance

50%	\$ 58,860.24
60%	\$ 60,591.96
70%	\$ 80,364.72



## 2016-17 Percent insurance paid by district

NRD	Employee	Employee/ Child	Employee/ Spouse	Family	Notes
CPNRD	100%	75%	75%	75%	CPNRD pays 100% of single coverage and 75% of entire family which includes employee. CPNRD only pays the employee share for dental and vision.
L&CNRD	100%	100%	100%	100%	The district does not do anything for employees who don't use family coverage.
LBNRD	100%	30%	30%	30%	Does provides 100% Dental for employee/child/spouse/family.
LBBNRD	100%	100%	100%	100%	The district does not do anything for employees who don't use family coverage.
LENRD	100%	66%	66%	66%	
LLNRD	100%	66%	66%	66%	The district does not do anything for employees who don't use family coverage.
LNNRD	100%	65%	65%	65%	The district pays 100% if single coverage, and pay 65% of entire family which includes employee.
LPNNRD	100%	60%	60%	60%	LPNNRD pays 60% for all of the extended coverage (child, spouse and family).
LPSNRD	100%	75%	75%	75%	The district does not do anything for employees who don't use family coverage.
LRNRD	100%	0%	0%	0%	
MNNRD	100%	55%	55%	55%	Can pick up after a year of employment - coverage increase with years of service with max of 85%. We don't do anything for employees who don't use family coverage
MRNRD	100%	0%	0%	0%	We provide extended coverage (family, spouse or children) to two employees that are supervisors in lieu of overtime or comp time.
NARD	100%	100%	100%	100%	The office does not do anything for employees who don't use family coverage.
NNRD	100%	70%	70%	70%	The district does not do anything for employees who don't use family coverage,
NPNRD	100%	50%	50%	50%	
PMNRD	100%	67%	67%	67%	
SPNRD	100%	78%	75%	67%	SPNRD provides 100% single coverage plus 50% additional cost for e/s, e/c & fam. coverages; 100% dental for same; and 100% medical and dental single coverage for regular part-time employees.
TBNRD	100%	30%	30%	30%	Same share for dental coverages.
TPNRD	100%	67%	67%	67%	For Dental and Vision, the TPNRD only pays 100% for the employee. A slightly different salary scale used for employees with family coverage verses those without.
UBBNRD	100%	50%	50%	50%	The district provides 100% Dental for employee/child/spouse/family.
UENRD	100%	67%	67%	67%	We pay 100% of employees dental and vision.
ULNRD	100%	50%	50%	50%	After 10 yrs. Employee tenure, extended coverages increase from 50% to 70%.
UNWNRD	100%	75%	75%	67%	Employees are 100% covered then the district covers 50% of the difference between the employee premium and the others.
URNRD	100%	80%	80%	80%	We provide 100% of employee, and pay 80% of the total medical insurance for anyone who takes more than just employee coverage.

