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Fairfax County Public Schools

# Benefits Cost Comparison

For Monthly- and Biweekly-Paid Active Employees

# Benefits Cost Comparison for Monthly-Paid Employees

Pay Periods		Full-Time to Half-Time			Less Than Half-Time		
		Individual What You Pay	Minifamily What You Pay	Family What You Pay	Individual What You Pay	Minifamily What You Pay	Family What You Pay
<b>Medical Plans</b>							
BluePreferred PPO	10	\$ 86.30	\$287.67	\$359.59	\$330.82	\$719.18	\$898.97
BlueChoice POS	10	\$ 77.06	\$256.85	\$321.07	\$295.38	\$642.14	\$802.67
Kaiser	10	\$ 84.12	\$280.40	\$350.51	\$322.46	\$701.01	\$876.26
BluePreferred PPO	11	\$ 78.46	\$261.52	\$326.90	\$300.75	\$653.80	\$817.25
BlueChoice POS	11	\$ 70.05	\$233.50	\$291.88	\$268.53	\$583.76	\$729.70
Kaiser	11	\$ 76.47	\$254.91	\$318.64	\$293.15	\$637.28	\$796.60
BluePreferred PPO	12	\$ 71.92	\$239.73	\$299.66	\$275.68	\$599.31	\$749.14
BlueChoice POS	12	\$ 64.21	\$214.05	\$267.56	\$246.15	\$535.11	\$668.89
Kaiser	12	\$ 70.10	\$233.67	\$292.09	\$268.72	\$584.18	\$730.22
<b>Dental Plans</b>							
Aetna DPPO	10	\$13.44	\$22.85	\$32.39	\$29.12	\$49.50	\$70.18
Aetna DMO	10	\$ 7.69	\$13.08	\$18.50	\$16.67	\$28.35	\$40.09
Aetna DPPO	11	\$12.22	\$20.77	\$29.44	\$26.47	\$45.00	\$63.80
Aetna DMO	11	\$ 6.99	\$11.89	\$16.82	\$15.15	\$25.77	\$36.45
Aetna DPPO	12	\$11.20	\$19.04	\$26.99	\$24.26	\$41.25	\$58.48
Aetna DMO	12	\$ 6.41	\$10.90	\$15.42	\$13.89	\$23.62	\$33.41

## Spousal Rates\*

\*Both Employee and Spouse are employed by FCPS

Pay Periods		Two Full-Time to Half-Time Employees		One Full-Time to Half-Time Employee, One Less Than Half-Time Employee		Two Less Than Half-Time Employees	
		Minifamily	Family	Minifamily	Family	Minifamily	Family
<b>Medical Plans</b>							
BluePreferred PPO	10	\$115.07	\$143.84	\$201.37	\$251.71	\$287.67	\$359.59
BlueChoice POS	10	\$102.74	\$128.43	\$179.80	\$224.75	\$256.85	\$321.07
Kaiser	10	\$112.16	\$140.20	\$196.28	\$245.35	\$280.40	\$350.51
BluePreferred PPO	11	\$104.61	\$130.76	\$183.06	\$228.83	\$261.52	\$326.90
BlueChoice POS	11	\$ 93.40	\$116.75	\$163.45	\$204.32	\$233.50	\$291.88
Kaiser	11	\$101.97	\$127.46	\$178.44	\$223.05	\$254.91	\$318.64
BluePreferred PPO	12	\$ 95.89	\$119.86	\$167.81	\$209.76	\$239.73	\$299.66
BlueChoice POS	12	\$ 85.62	\$107.02	\$149.83	\$187.29	\$214.05	\$267.56
Kaiser	12	\$ 93.47	\$116.84	\$163.57	\$204.46	\$233.67	\$292.09
<b>Dental Plans</b>							
Aetna DPPO	10	\$ 7.62	\$10.80	\$13.33	\$18.89	\$19.04	\$26.99
Aetna DMO	10	\$ 4.36	\$ 6.17	\$ 7.63	\$10.79	\$10.90	\$15.42
Aetna DPPO	11	\$ 6.92	\$ 9.81	\$12.12	\$17.18	\$17.31	\$24.54
Aetna DMO	11	\$ 3.96	\$ 5.61	\$ 6.94	\$ 9.81	\$ 9.91	\$14.02
Aetna DPPO	12	\$ 6.35	\$ 9.00	\$11.11	\$15.74	\$15.87	\$22.49
Aetna DMO	12	\$ 3.63	\$ 5.14	\$ 6.36	\$ 9.00	\$ 9.09	\$12.85

# Benefits Cost Comparison for Biweekly-Paid Employees

Pay Periods		Full-Time to Half-Time			Less Than Half-Time		
		Individual What You Pay	Minifamily What You Pay	Family What You Pay	Individual What You Pay	Minifamily What You Pay	Family What You Pay
<b>Medical Plans</b>							
BluePreferred PPO	20	\$ 43.15	\$143.84	\$179.79	\$165.41	\$359.59	\$449.49
BlueChoice POS	20	\$ 38.53	\$128.43	\$160.53	\$147.69	\$321.07	\$401.34
Kaiser	20	\$ 42.06	\$140.20	\$175.25	\$161.23	\$350.51	\$438.13
BluePreferred PPO	22	\$ 39.23	\$130.76	\$163.45	\$150.37	\$326.90	\$408.62
BlueChoice POS	22	\$ 35.03	\$116.75	\$145.94	\$134.26	\$291.88	\$364.85
Kaiser	22	\$ 38.24	\$127.46	\$159.32	\$146.57	\$318.64	\$398.30
BluePreferred PPO	26	\$ 33.19	\$110.64	\$138.30	\$127.24	\$276.61	\$345.76
BlueChoice POS	26	\$ 29.64	\$ 98.79	\$123.49	\$113.61	\$246.98	\$308.72
Kaiser	26	\$ 32.35	\$107.85	\$134.81	\$124.02	\$269.62	\$337.02
<b>Dental Plans</b>							
Aetna DPPO	20	\$ 6.72	\$11.42	\$16.19	\$14.56	\$24.75	\$35.09
Aetna DMO	20	\$ 3.85	\$ 6.54	\$ 9.25	\$ 8.33	\$14.17	\$20.05
Aetna DPPO	22	\$ 6.11	\$10.38	\$14.72	\$13.24	\$22.50	\$31.90
Aetna DMO	22	\$ 3.50	\$ 5.95	\$ 8.41	\$ 7.58	\$12.88	\$18.22
Aetna DPPO	26	\$ 5.17	\$ 8.79	\$12.46	\$11.20	\$19.04	\$26.99
Aetna DMO	26	\$ 2.96	\$ 5.03	\$ 7.12	\$ 6.41	\$10.90	\$15.42

## Spousal Rates\*

\*Both Employee and Spouse are employed by FCPS

Pay Periods	Two Full-Time to Half-Time Employees		One Full-Time to Half-Time Employee, One Less Than Half-Time Employee		Two Less Than Half-Time Employees		
	Minifamily	Family	Minifamily	Family	Minifamily	Family	
<b>Medical Plans</b>							
BluePreferred PPO	20	\$ 57.53	\$ 71.92	\$100.68	\$125.86	\$143.84	\$179.79
BlueChoice POS	20	\$ 51.37	\$ 64.21	\$ 89.90	\$112.37	\$128.43	\$160.53
Kaiser	20	\$ 56.08	\$ 70.10	\$ 98.14	\$122.68	\$140.20	\$175.25
BluePreferred PPO	22	\$ 52.30	\$ 65.38	\$ 91.53	\$114.41	\$130.76	\$163.45
BlueChoice POS	22	\$ 46.70	\$ 58.38	\$ 81.73	\$102.16	\$116.75	\$145.94
Kaiser	22	\$ 50.98	\$ 63.73	\$ 89.22	\$111.52	\$127.46	\$159.32
BluePreferred PPO	26	\$ 44.26	\$ 55.32	\$ 77.45	\$ 96.81	\$110.64	\$138.30
BlueChoice POS	26	\$ 39.52	\$ 49.40	\$ 69.15	\$ 86.44	\$ 98.79	\$123.49
Kaiser	26	\$ 43.14	\$ 53.92	\$ 75.49	\$ 94.37	\$107.85	\$134.81
<b>Dental Plans</b>							
Aetna DPPO	20	\$ 3.81	\$ 5.40	\$ 6.66	\$ 9.45	\$ 9.52	\$13.50
Aetna DMO	20	\$ 2.18	\$ 3.08	\$ 3.82	\$ 5.40	\$ 5.45	\$ 7.71
Aetna DPPO	22	\$ 3.46	\$ 4.91	\$ 6.06	\$ 8.59	\$ 8.65	\$12.27
Aetna DMO	22	\$ 1.98	\$ 2.80	\$ 3.47	\$ 4.91	\$ 4.96	\$ 7.01
Aetna DPPO	26	\$ 2.93	\$ 4.15	\$ 5.13	\$ 7.27	\$ 7.32	\$10.38
Aetna DMO	26	\$ 1.68	\$ 2.37	\$ 2.94	\$ 4.15	\$ 4.19	\$ 5.93

## You Are a **Monthly**-Paid Employee if You Are a Full-Time or Part-Time Educational, Administrative, or Support Employee

- Employee coverage levels are individual (employee), minifamily (employee and one dependent), and family (employee and 2 or more dependents).
- Full-time rates apply if you work 50 percent or more of a regular contract or work schedule. Less than half-time rates apply if you work less than 50 percent of a regular contract or work schedule.
- If you are full-time, FCPS pays 85 percent of the medical premium for individual coverage and 75 percent of the medical premium for minifamily or family coverage.
- If you are full-time, FCPS pays 70 percent of the dental premium for all employee coverage levels.
- Your contributions are the difference between the total premium and FCPS contributions. They are deducted from your pay before taxes are calculated.
- Your contributions are taken equally over the course of your regularly scheduled work or contract year—either 10, 11, or 12 months.
- If both you and your spouse are employed by FCPS then you may be eligible for spousal rates, which are reduced contribution rates for your health benefits.
- If you elect the Summer Fund, you will receive your salary over 12 months, but FCPS takes your benefit contributions only from your paychecks received over the course of your 10 or 11 month contract. Benefit contributions are not deducted from your Summer Fund checks.

## You Are a **Biweekly**-Paid Employee if You Are a Full-Time or Part-Time Custodial, Food Service, Maintenance, or Transportation Employee

- Employee coverage levels are individual (employee), minifamily (employee and one dependent), and family (employee and 2 or more dependents).
- Full-time rates apply if you work 50 percent or more of a regular contract or work schedule. Less than half-time rates apply if you work less than 50 percent of a regular contract or work schedule.
- If you are full-time, FCPS pays 85 percent of the medical premium for individual coverage and 75 percent of the medical premium for minifamily or family coverage.
- If you are full-time, FCPS pays 70 percent of the dental premium for all employee coverage levels.
- Your contributions are the difference between the total premium and FCPS contributions. They are deducted from your pay before taxes are calculated.
- Your contributions are taken equally over the course of your regularly scheduled work or contract year—either 20, 22, or 26 weeks.
- If both you and your spouse are employed by FCPS then you may be eligible for spousal rates, which are reduced contribution rates for your health benefits.
- If you elect the Summer Fund, you will receive your salary over 26 weeks, but FCPS takes your benefit contributions only from your paychecks received over the course of your 20 or 22 week contract. Benefit contributions are not deducted from your Summer Fund checks.

## Information for ALL Employees

### Monthly Premium Rates

	Individual	Minifamily	Family
BluePreferred PPO	\$479.45	\$958.90	\$1,198.63
BlueChoice POS	\$428.09	\$856.18	\$1,070.23
Kaiser	\$467.34	\$934.68	\$1,168.35
Aetna DPPO	\$ 37.33	\$ 63.46	\$ 89.97
Aetna DMO	\$ 21.37	\$ 36.34	\$ 51.40

Monthly premium rates are the total premiums you and FCPS pay for your health benefits.

### COBRA Monthly Rates

	Individual	Minifamily	Family
BluePreferred PPO	\$489.04	\$978.08	\$1,222.60
BlueChoice POS	\$436.65	\$873.30	\$1,091.63
Kaiser	\$476.69	\$953.37	\$1,191.72
Aetna DPPO	\$ 38.08	\$ 64.73	\$ 91.77
Aetna DMO	\$ 21.80	\$ 37.07	\$ 52.43

COBRA monthly rates are the monthly premium rates plus a two percent administrative fee.