

2025 Monthly Health & Dental Premiums for FCPS Employees on Leave of Absence

		Biweekly and Monthly Paid Employee								
		Active Employee Premium <i>(Employee on FMLA or Military LOA)</i>			ACA Premium			Full Premium <i>(Non-FMLA / Non-ACA)</i>		
		Individual	Employee+1	Family	Individual	Employee+1	Family	Individual	Employee+1	Family
Monthly Premium	Medical Plans									
	Cigna Open Access Plus (OAP)	\$153.37	\$511.09	\$638.86	\$153.37	\$1,311.97	\$1,892.76	\$1,164.51	\$2,323.11	\$2,903.90
	Kaiser Permanente HMO	\$140.10	\$467.18	\$583.72	\$140.10	\$1,146.52	\$1,649.73	\$1,006.42	\$2,012.84	\$2,516.05
	Dental Plans									
	Aetna DPPO	\$19.73	\$33.53	\$47.55	\$19.73	\$65.76	\$112.47	\$65.75	\$111.78	\$158.49
	Aetna DNO	\$7.37	\$12.54	\$17.74	\$7.37	\$24.60	\$41.94	\$24.57	\$41.80	\$59.14
		Biweekly Paid Employee <i>(premium for May 2025)</i>								
		Active Employee Premium <i>(Employee on FMLA or Military LOA)</i>			ACA Premium			Full Premium <i>(Non-FMLA / Non-ACA)</i>		
		Individual	Employee+1	Family	Individual	Employee+1	Family	Individual	Employee+1	Family
Monthly Premium for May 2025 for Biweekly Paid Employees	Medical Plans									
	Cigna Open Access Plus (OAP)	\$230.06	\$766.64	\$958.29	\$230.06	\$1,967.96	\$2,839.14	\$1,746.77	\$3,484.67	\$4,355.85
	Kaiser Permanente HMO	\$210.15	\$700.77	\$875.58	\$210.15	\$1,719.78	\$2,474.60	\$1,509.63	\$3,019.26	\$3,774.08
	Dental Plans									
	Aetna DPPO	\$29.60	\$50.30	\$71.33	\$29.60	\$98.64	\$168.71	\$98.63	\$167.67	\$237.74
	Aetna DNO	\$11.06	\$18.81	\$26.61	\$11.06	\$36.90	\$62.91	\$36.86	\$62.70	\$88.71
		Biweekly Paid Employee <i>(premium for October 2025)</i>								
		Active Employee Premium <i>(Employee on FMLA or Military LOA)</i>			ACA Premium			Full Premium <i>(Non-FMLA / Non-ACA)</i>		
		Individual	Employee+1	Family	Individual	Employee+1	Family	Individual	Employee+1	Family
Monthly Premium for October 2025 for Biweekly Paid Employees	Medical Plans									
	Cigna Open Access Plus (OAP)	\$230.06	\$766.64	\$958.29	\$230.06	\$1,967.96	\$2,839.14	\$1,746.77	\$3,484.67	\$4,355.85
	Kaiser Permanente HMO	\$210.15	\$700.77	\$875.58	\$210.15	\$1,719.78	\$2,474.60	\$1,509.63	\$3,019.26	\$3,774.08
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	Aetna DNO	\$11.06	\$18.81	\$26.61	\$11.06	\$36.90	\$62.91	\$36.86	\$62.70	\$88.71

Monthly paid employees pay premiums over 10 months: January – June, and then September – December, regardless of contract length.

Biweekly paid employees pay premiums over 9 months in 2025: January – June, and then October – December.

Monthly paid employees on LOA are invoiced over 10-months, January through June and September through December, for 12 calendar months of coverage.

Biweekly paid employees on LOA are invoiced over 9-months in 2025, January through June and October through December, for 12 calendar months of coverage. The premiums due for May 2025 and October 2025 reflect the same payroll schedule as actively at work employees; three pay periods with benefit deductions in May and October 2025.

Two-Employee Spouse Discount: Employee(s) on Leave of Absence (LOA) may be eligible to continue the Two-Employee Spouse Discount if both employee and spouse are eligible for Active Employee premiums. **Eligibility for the spousal discount ends when ACA or Full Premium applies**, and Form HR-134 must be submitted within 30-days of the start of an LOA to terminate the discount. Employee and spouse may re-enroll for the discount by submitting Form HR-134 within 30-days of the end of a Leave of Absence.