

**Charlottesville City Schools**  
**Insurance Rates for Full-Time Employees**  
(effective 7/1/2020 - 6/30/2021)

	<b>Choice Premium</b> \$1000/\$2000 Ded \$3500/\$7000 OPM \$10/\$30/\$50 Rx	Employer Contribution (Based on Choice Premium- 95% of employee only cost/ 68% of dependent coverage)	Current Employee Contribution (Monthly)	New Employee Contribution (Monthly)	Current Payroll Deduction Amount (24 Pays)	New Payroll Deduction Amount (24 Pays)	Payroll Deduction Increase (Per Pay)	Current Payroll Deduction Amount (20 Pays)	New Payroll Deduction Amount (20 Pays)	Payroll Deduction Increase (Per Pay)
Employee	\$684.40	\$650.18	\$31.18	\$34.22	\$15.59	\$17.11	\$1.52	\$18.71	\$20.53	\$1.82
Employee + Child	\$1,026.62	\$882.89	\$130.96	\$143.73	\$65.48	\$71.87	\$6.39	\$78.58	\$86.24	\$7.66
Employee + Children	\$1,431.78	\$1,158.40	\$249.09	\$273.38	\$124.55	\$136.69	\$12.15	\$149.45	\$164.03	\$14.57
Employee + Spouse	\$1,300.39	\$1,069.05	\$210.79	\$231.34	\$105.40	\$115.67	\$10.27	\$126.47	\$138.80	\$12.33
Employee + Family	\$1,847.92	\$1,441.37	\$370.43	\$406.55	\$185.22	\$203.27	\$18.06	\$222.26	\$243.93	\$21.67
	<b>Standard Premium</b> \$0 Ded \$3000/\$6000 OPM \$10/\$30/\$50 Rx	Employer Contribution (Based on Choice Premium- 95% of employee only cost/ 68% of dependent coverage)	Current Employee Contribution (Monthly)	New Employee Contribution (Monthly)	Current Payroll Deduction Amount (24 Pays)	New Payroll Deduction Amount (24 Pays)	Payroll Deduction Increase (Per Pay)	Current Payroll Deduction Amount (20 Pays)	New Payroll Deduction Amount (20 Pays)	Payroll Deduction Increase (Per Pay)
Employee	\$730.38	\$650.18	\$73.07	\$80.20	\$36.54	\$40.10	\$3.57	\$43.84	\$48.12	\$4.28
Employee + Child	\$1,095.55	\$882.89	\$193.76	\$212.66	\$96.88	\$106.33	\$9.45	\$116.26	\$127.60	\$11.34
Employee + Children	\$1,527.93	\$1,158.40	\$336.70	\$369.53	\$168.35	\$184.77	\$16.42	\$202.02	\$221.72	\$19.70
Employee + Spouse	\$1,387.71	\$1,069.05	\$290.35	\$318.66	\$145.18	\$159.33	\$14.15	\$174.21	\$191.19	\$16.98
Employee + Family	\$1,972.02	\$1,441.37	\$483.51	\$530.65	\$241.76	\$265.32	\$23.57	\$290.11	\$318.39	\$28.28
	<b>High Premium</b> \$0 Ded \$2500/\$5000 OPM \$10/\$30/\$50 Rx	Employer Contribution (Based on Choice Premium- 95% of employee only cost/ 68% of dependent coverage)	Current Employee Contribution (Monthly)	New Employee Contribution (Monthly)	Current Payroll Deduction Amount (24 Pays)	New Payroll Deduction Amount (24 Pays)	Payroll Deduction Increase (Per Pay)	Current Payroll Deduction Amount (20 Pays)	New Payroll Deduction Amount (20 Pays)	Payroll Deduction Increase (Per Pay)
Employee	\$829.89	\$650.18	\$163.74	\$179.71	\$81.87	\$89.86	\$7.99	\$98.24	\$107.83	\$9.58
Employee + Child	\$1,244.87	\$882.89	\$329.82	\$361.98	\$164.91	\$180.99	\$16.08	\$197.89	\$217.19	\$19.30
Employee + Children	\$1,736.12	\$1,158.40	\$526.40	\$577.72	\$263.20	\$288.86	\$25.66	\$315.84	\$346.63	\$30.79
Employee + Spouse	\$1,576.81	\$1,069.05	\$462.65	\$507.76	\$231.33	\$253.88	\$22.55	\$277.59	\$304.65	\$27.06
Employee + Family	\$2,240.73	\$1,441.37	\$728.35	\$799.36	\$364.18	\$399.68	\$35.50	\$437.01	\$479.61	\$42.60