



**Employee Insurance Rates
2019 Plan Year
January-December 2019**



All Benefits Questions should be directed to Kim Kelso at benefits@esco.org or kimberly.kelso@esco.org | 614.445.3750 Opt. 4

Medical Premium

PPO Plan

Allied Benefits | www.alliedbenefit.com | 800.288.2078

Single Coverage	Full Time	Per Pay	Part Time	Per Pay
Employee Pays	\$141.20	\$70.60	\$353.00	\$176.50
Board Pays	\$564.80	\$282.40	\$353.00	\$176.50
Total	\$706.00		\$706.00	

Family Coverage	Full Time	Per Pay	Part Time	Per Pay
Employee Pays	\$374.00	\$187.00	\$935.00	\$467.50
Board Pays	\$1,496.00	\$748.00	\$935.00	\$467.50
Total	\$1,870.00		\$1,870.00	

Allied Benefits | www.alliedbenefit.com | 800.288.2078

HDHP Plan

Single	Full Time	Per Pay	Part Time	Per Pay
Employee Pays	\$125.60	\$62.80	\$314.00	\$157.00
Board Pays	\$502.40	\$252.40	\$314.00	\$157.00
Total	\$628.00		\$628.00	

Family	Full Time	Per Pay	Part Time	Per Pay
Employee Pays	\$333.20	\$166.60	\$833.00	\$416.50
Board Pays	\$1,332.80	\$666.40	\$833.00	\$416.50
Total	\$1,666.00		\$1,666.00	

Dental Premium

Delta Dental | www.DeltaDental.com | 800.524.0149

Single/Family Coverage	Full Time	Per Pay	Part Time	Per Pay
Employee Pays	\$18.40	\$9.20	\$46.00	\$23.00
Board Pays	\$73.60	\$36.80	\$46.00	\$23.00
Total	\$92.00		\$92.00	

Vision Premium

Ameritas | www.ameritas.com | 800.659.2223

Full Time or Part Time Employees	Monthly	Per Pay
Employee	\$9.32	\$4.66
Employee +1	\$14.12	\$7.06
Employee +2 or more dependents	\$25.04	\$12.52

Additional Benefits

- ❖ Board-paid Term Life Insurance of \$50,000.00
- ❖ Employee Assistance Program
 - HelpNet | www.helpneteap.com | 800.969.6162
 - Click on “Work Life Login” at the top
 - Username: esc Password: employee

Optional Benefits

- ❖ Section 125 unreimbursed medical savings account program (tax-free contributions)
- ❖ Additional Term Life/AD&D (Including spouse and child coverage)
- ❖ Short and Long Term Disability

Disability Insurance

The Hartford | www.thehartfordatwork.com | 877.778.1383

	Option 1	Option 2	Options 1 & 2 include:
Short Term	15 calendar day waiting period	30 calendar day waiting period	-Pays 60% of monthly salary -Covers the first 11 weeks
Long Term	Coverage up to age 65	Coverage for 2 years, cap at age 70	-Pays 60% of monthly salary -Starts on week 12