

Hood River County School District
Classified Employee Health Insurance for Plan Year October 1, 2023 to September 30, 2024

Maximum District Contribution per Full Time Employee	Employee	EE+Sp	EE+Child	Family
2023-24 Monthly District Contribution	\$ 1,279.67	\$ 1,279.67	\$ 1,279.67	\$ 1,279.67
Plus pooling with opt-out credit	\$ -	\$ 490.94	\$ 329.89	\$ 677.62
Total Monthly Maximum District Contribution	\$ 1,279.67	\$ 1,770.61	\$ 1,609.56	\$ 1,957.29

Moda Medical Plan 1 Rates (In-Network Coordinated Care)

\$400/\$1,500 deductible per person/family (In-Network)	Employee	EE+Sp	EE+Child	Family
Moda Medical Plan 1	\$ 767.25	\$ 1,687.93	\$ 1,457.80	\$ 2,378.52
Delta Dental Premier Plan 5 w/Ortho	\$ 57.95	\$ 114.80	\$ 127.67	\$ 189.06
Quartz Vision Plan	\$ 12.67	\$ 27.92	\$ 24.09	\$ 39.28
Total Monthly Premiums	\$ 837.87	\$ 1,830.65	\$ 1,609.56	\$ 2,606.86

If choosing Delta Dental Premier Plan 6, then subtract:	\$ (13.70)	\$ (27.21)	\$ (38.76)	\$ (53.23)
If choosing Delta Dental Exclusive PPO Plan, then subtract:	\$ (19.62)	\$ (38.88)	\$ (43.24)	\$ (64.01)
If choosing VSP Choice Vision Plan, then subtract:	\$ (5.58)	\$ (12.34)	\$ (10.64)	\$ (17.33)

District and Employee Monthly Premiums by hire date & prorated by weekly hours

Hired before 7/1/2007 Hours/wk	Hired After 7/1/2007 Hours/wk	Proration of District Contribution		Employee	EE+Sp	EE+Child	Family
30.00	40.00	1.0000	District Contribution	\$ 837.87	\$ 1,770.61	\$ 1,609.56	\$ 1,957.29
			Employee Deduction	\$ -	\$ 60.04	\$ -	\$ 649.57
			Total Premium	\$ 837.87	\$ 1,830.65	\$ 1,609.56	\$ 2,606.86
28.13	37.50	0.9375	District Contribution	\$ 837.87	\$ 1,659.95	\$ 1,508.96	\$ 1,834.96
			Employee Deduction	\$ -	\$ 170.70	\$ 100.60	\$ 771.90
			Total Premium	\$ 837.87	\$ 1,830.65	\$ 1,609.56	\$ 2,606.86
26.25	35.00	0.8750	District Contribution	\$ 837.87	\$ 1,549.28	\$ 1,408.37	\$ 1,712.63
			Employee Deduction	\$ -	\$ 281.37	\$ 201.19	\$ 894.23
			Total Premium	\$ 837.87	\$ 1,830.65	\$ 1,609.56	\$ 2,606.86
24.38	32.50	0.8125	District Contribution	\$ 837.87	\$ 1,438.62	\$ 1,307.77	\$ 1,590.30
			Employee Deduction	\$ -	\$ 392.03	\$ 301.79	\$ 1,016.56
			Total Premium	\$ 837.87	\$ 1,830.65	\$ 1,609.56	\$ 2,606.86
22.50	30.00	0.7500	District Contribution	\$ 837.87	\$ 1,327.96	\$ 1,207.17	\$ 1,467.97
			Employee Deduction	\$ -	\$ 502.69	\$ 402.39	\$ 1,138.89
			Total Premium	\$ 837.87	\$ 1,830.65	\$ 1,609.56	\$ 2,606.86
20.63	27.50	0.6875	District Contribution	\$ 837.87	\$ 1,217.29	\$ 1,106.57	\$ 1,345.64
			Employee Deduction	\$ -	\$ 613.36	\$ 502.99	\$ 1,261.22
			Total Premium	\$ 837.87	\$ 1,830.65	\$ 1,609.56	\$ 2,606.86
18.75	25.00	0.6250	District Contribution	\$ 799.79	\$ 1,106.63	\$ 1,005.98	\$ 1,223.31
			Employee Deduction	\$ 38.08	\$ 724.02	\$ 603.58	\$ 1,383.55
			Total Premium	\$ 837.87	\$ 1,830.65	\$ 1,609.56	\$ 2,606.86
17.50	23.34	0.5834	District Contribution	\$ 746.53	\$ 1,032.93	\$ 938.98	\$ 1,141.83
			Employee Deduction	\$ 91.34	\$ 797.72	\$ 670.58	\$ 1,465.03
			Total Premium	\$ 837.87	\$ 1,830.65	\$ 1,609.56	\$ 2,606.86
na	20.00	0.5000	District Contribution	\$ 639.84	\$ 885.31	\$ 804.78	\$ 978.65
			Employee Deduction	\$ 198.03	\$ 945.34	\$ 804.78	\$ 1,628.21
			Total Premium	\$ 837.87	\$ 1,830.65	\$ 1,609.56	\$ 2,606.86

Moda Medical Plan 2 (In-Network Coordinated Care)

\$800/\$2,700 deductible per person/family (In-Network)	Employee	EE+Sp	EE+Child	Family
Moda Medical Plan 2	\$ 711.74	\$ 1,565.82	\$ 1,352.33	\$ 2,206.43
Delta Dental Premier Plan 5 w/Ortho	\$ 57.95	\$ 114.80	\$ 127.67	\$ 189.06
Quartz Vision Plan	\$ 12.67	\$ 27.92	\$ 24.09	\$ 39.28
Total Monthly Premiums	\$ 782.36	\$ 1,708.54	\$ 1,504.09	\$ 2,434.77
If choosing Delta Dental Premier Plan 6, then subtract:	\$ (13.70)	\$ (27.21)	\$ (38.76)	\$ (53.23)
If choosing Delta Dental Exclusive PPO Plan, then subtract:	\$ (19.62)	\$ (38.88)	\$ (43.24)	\$ (64.01)
If choosing VSP Choice Vision Plan, then subtract:	\$ (5.58)	\$ (12.34)	\$ (10.64)	\$ (17.33)

District and Employee Monthly Premiums by hire date & prorated by weekly hours

Hired before 7/1/2007 Hours/wk	Hired After 7/1/2007 Hours/wk	Proration of District Contribution		Employee	EE+Sp	EE+Child	Family
30.00	40.00	1.0000	District Contribution	\$ 782.36	\$ 1,708.54	\$ 1,504.09	\$ 1,957.29
			Employee Deduction	\$ -	\$ -	\$ -	\$ 477.48
			Total Premium	\$ 782.36	\$ 1,708.54	\$ 1,504.09	\$ 2,434.77
28.13	37.50	0.9375	District Contribution	\$ 782.36	\$ 1,659.95	\$ 1,504.09	\$ 1,834.96
			Employee Deduction	\$ -	\$ 48.59	\$ -	\$ 599.81
			Total Premium	\$ 782.36	\$ 1,708.54	\$ 1,504.09	\$ 2,434.77
26.25	35.00	0.8750	District Contribution	\$ 782.36	\$ 1,549.28	\$ 1,408.37	\$ 1,712.63
			Employee Deduction	\$ -	\$ 159.26	\$ 95.72	\$ 722.14
			Total Premium	\$ 782.36	\$ 1,708.54	\$ 1,504.09	\$ 2,434.77
24.38	32.50	0.8125	District Contribution	\$ 782.36	\$ 1,438.62	\$ 1,307.77	\$ 1,590.30
			Employee Deduction	\$ -	\$ 269.92	\$ 196.32	\$ 844.47
			Total Premium	\$ 782.36	\$ 1,708.54	\$ 1,504.09	\$ 2,434.77
22.50	30.00	0.7500	District Contribution	\$ 782.36	\$ 1,327.96	\$ 1,207.17	\$ 1,467.97
			Employee Deduction	\$ -	\$ 380.58	\$ 296.92	\$ 966.80
			Total Premium	\$ 782.36	\$ 1,708.54	\$ 1,504.09	\$ 2,434.77
20.63	27.50	0.6875	District Contribution	\$ 782.36	\$ 1,217.29	\$ 1,106.57	\$ 1,345.64
			Employee Deduction	\$ -	\$ 491.25	\$ 397.52	\$ 1,089.13
			Total Premium	\$ 782.36	\$ 1,708.54	\$ 1,504.09	\$ 2,434.77
18.75	25.00	0.6250	District Contribution	\$ 782.36	\$ 1,106.63	\$ 1,005.98	\$ 1,223.31
			Employee Deduction	\$ -	\$ 601.91	\$ 498.11	\$ 1,211.46
			Total Premium	\$ 782.36	\$ 1,708.54	\$ 1,504.09	\$ 2,434.77
17.50	23.34	0.5834	District Contribution	\$ 746.53	\$ 1,032.93	\$ 938.98	\$ 1,141.83
			Employee Deduction	\$ 35.83	\$ 675.61	\$ 565.11	\$ 1,292.94
			Total Premium	\$ 782.36	\$ 1,708.54	\$ 1,504.09	\$ 2,434.77
na	20.00	0.5000	District Contribution	\$ 639.84	\$ 885.31	\$ 804.78	\$ 978.65
			Employee Deduction	\$ 142.52	\$ 823.23	\$ 699.31	\$ 1,456.12
			Total Premium	\$ 782.36	\$ 1,708.54	\$ 1,504.09	\$ 2,434.77

Moda Medical Plan 3 (In-Network Coordinated Care)

\$1,200/\$3,900 deductible per person/family (In-Network)	Employee	EE+Sp	EE+Child	Family
Moda Medical Plan 3	\$ 667.73	\$ 1,469.01	\$ 1,268.73	\$ 2,070.02
Delta Dental Premier Plan 5 w/Ortho	\$ 57.95	\$ 114.80	\$ 127.67	\$ 189.06
Quartz Vision Plan	\$ 12.67	\$ 27.92	\$ 24.09	\$ 39.28
Total Monthly Premiums	\$ 738.35	\$ 1,611.73	\$ 1,420.49	\$ 2,298.36
If choosing Delta Dental Premier Plan 6, then subtract:	\$ (13.70)	\$ (27.21)	\$ (38.76)	\$ (53.23)
If choosing Delta Dental Exclusive PPO Plan, then subtract:	\$ (19.62)	\$ (38.88)	\$ (43.24)	\$ (64.01)
If choosing VSP Choice Vision Plan, then subtract:	\$ (5.58)	\$ (12.34)	\$ (10.64)	\$ (17.33)

District and Employee Monthly Premiums by hire date & prorated by weekly hours

Hired before 7/1/2007 Hours/wk	Hired After 7/1/2007 Hours/wk	Proration of District Contribution		Employee	EE+Sp	EE+Child	Family
30.00	40.00	1.0000	District Contribution	\$ 738.35	\$ 1,611.73	\$ 1,420.49	\$ 1,957.29
			Employee Deduction	\$ -	\$ -	\$ -	\$ 341.07
			Total Premium	\$ 738.35	\$ 1,611.73	\$ 1,420.49	\$ 2,298.36
28.13	37.50	0.9375	District Contribution	\$ 738.35	\$ 1,611.73	\$ 1,420.49	\$ 1,834.96
			Employee Deduction	\$ -	\$ -	\$ -	\$ 463.40
			Total Premium	\$ 738.35	\$ 1,611.73	\$ 1,420.49	\$ 2,298.36
26.25	35.00	0.8750	District Contribution	\$ 738.35	\$ 1,549.28	\$ 1,408.37	\$ 1,712.63
			Employee Deduction	\$ -	\$ 62.45	\$ 12.12	\$ 585.73
			Total Premium	\$ 738.35	\$ 1,611.73	\$ 1,420.49	\$ 2,298.36
24.38	32.50	0.8125	District Contribution	\$ 738.35	\$ 1,438.62	\$ 1,307.77	\$ 1,590.30
			Employee Deduction	\$ -	\$ 173.11	\$ 112.72	\$ 708.06
			Total Premium	\$ 738.35	\$ 1,611.73	\$ 1,420.49	\$ 2,298.36
22.50	30.00	0.7500	District Contribution	\$ 738.35	\$ 1,327.96	\$ 1,207.17	\$ 1,467.97
			Employee Deduction	\$ -	\$ 283.77	\$ 213.32	\$ 830.39
			Total Premium	\$ 738.35	\$ 1,611.73	\$ 1,420.49	\$ 2,298.36
20.63	27.50	0.6875	District Contribution	\$ 738.35	\$ 1,217.29	\$ 1,106.57	\$ 1,345.64
			Employee Deduction	\$ -	\$ 394.44	\$ 313.92	\$ 952.72
			Total Premium	\$ 738.35	\$ 1,611.73	\$ 1,420.49	\$ 2,298.36
18.75	25.00	0.6250	District Contribution	\$ 738.35	\$ 1,106.63	\$ 1,005.98	\$ 1,223.31
			Employee Deduction	\$ -	\$ 505.10	\$ 414.51	\$ 1,075.05
			Total Premium	\$ 738.35	\$ 1,611.73	\$ 1,420.49	\$ 2,298.36
17.50	23.34	0.5834	District Contribution	\$ 738.35	\$ 1,032.93	\$ 938.98	\$ 1,141.83
			Employee Deduction	\$ -	\$ 578.80	\$ 481.51	\$ 1,156.53
			Total Premium	\$ 738.35	\$ 1,611.73	\$ 1,420.49	\$ 2,298.36
na	20.00	0.5000	District Contribution	\$ 639.84	\$ 885.31	\$ 804.78	\$ 978.65
			Employee Deduction	\$ 98.51	\$ 726.42	\$ 615.71	\$ 1,319.71
			Total Premium	\$ 738.35	\$ 1,611.73	\$ 1,420.49	\$ 2,298.36

Moda Medical Plan 4 (In-Network Coordinated Care)

\$1,600/\$5,100 deductible per person/family (In-Network)	Employee	EE+Sp	EE+Child	Family
Moda Medical Plan 4	\$ 630.50	\$ 1,387.10	\$ 1,197.96	\$ 1,954.59
Delta Dental Premier Plan 5 w/Ortho	\$ 57.95	\$ 114.80	\$ 127.67	\$ 189.06
Quartz Vision Plan	\$ 12.67	\$ 27.92	\$ 24.09	\$ 39.28
Total Monthly Premiums	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 2,182.93
If choosing Delta Dental Premier Plan 6, then subtract:	\$ (13.70)	\$ (27.21)	\$ (38.76)	\$ (53.23)
If choosing Delta Dental Exclusive PPO Plan, then subtract:	\$ (19.62)	\$ (38.88)	\$ (43.24)	\$ (64.01)
If choosing VSP Choice Vision Plan, then subtract:	\$ (5.58)	\$ (12.34)	\$ (10.64)	\$ (17.33)

District and Employee Monthly Premiums by hire date & prorated by weekly hours

Hired before 7/1/2007 Hours/wk	Hired After 7/1/2007 Hours/wk	Proration of District Contribution		Employee	EE+Sp	EE+Child	Family
30.00	40.00	1.0000	District Contribution	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 1,957.29
			Employee Deduction	\$ -	\$ -	\$ -	\$ 225.64
			Total Premium	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 2,182.93
28.13	37.50	0.9375	District Contribution	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 1,834.96
			Employee Deduction	\$ -	\$ -	\$ -	\$ 347.97
			Total Premium	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 2,182.93
26.25	35.00	0.8750	District Contribution	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 1,712.63
			Employee Deduction	\$ -	\$ -	\$ -	\$ 470.30
			Total Premium	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 2,182.93
24.38	32.50	0.8125	District Contribution	\$ 701.12	\$ 1,438.62	\$ 1,307.77	\$ 1,590.30
			Employee Deduction	\$ -	\$ 91.20	\$ 41.95	\$ 592.63
			Total Premium	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 2,182.93
22.50	30.00	0.7500	District Contribution	\$ 701.12	\$ 1,327.96	\$ 1,207.17	\$ 1,467.97
			Employee Deduction	\$ -	\$ 201.86	\$ 142.55	\$ 714.96
			Total Premium	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 2,182.93
20.63	27.50	0.6875	District Contribution	\$ 701.12	\$ 1,217.29	\$ 1,106.57	\$ 1,345.64
			Employee Deduction	\$ -	\$ 312.53	\$ 243.15	\$ 837.29
			Total Premium	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 2,182.93
18.75	25.00	0.6250	District Contribution	\$ 701.12	\$ 1,106.63	\$ 1,005.98	\$ 1,223.31
			Employee Deduction	\$ -	\$ 423.19	\$ 343.74	\$ 959.62
			Total Premium	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 2,182.93
17.50	23.34	0.5834	District Contribution	\$ 701.12	\$ 1,032.93	\$ 938.98	\$ 1,141.83
			Employee Deduction	\$ -	\$ 496.89	\$ 410.74	\$ 1,041.10
			Total Premium	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 2,182.93
na	20.00	0.5000	District Contribution	\$ 639.84	\$ 885.31	\$ 804.78	\$ 978.65
			Employee Deduction	\$ 61.28	\$ 644.51	\$ 544.94	\$ 1,204.28
			Total Premium	\$ 701.12	\$ 1,529.82	\$ 1,349.72	\$ 2,182.93

Moda Medical Plan 5 (In-Network Coordinated Care)

\$2,000/\$6,300 deductible per person/family (In-Network)	Employee	EE+Sp	EE+Child	Family
Moda Medical Plan 5	\$ 582.42	\$ 1,281.34	\$ 1,106.64	\$ 1,805.57
Delta Dental Premier Plan 5 w/Ortho	\$ 57.95	\$ 114.80	\$ 127.67	\$ 189.06
Quartz Vision Plan	\$ 12.67	\$ 27.92	\$ 24.09	\$ 39.28
Total Monthly Premiums	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 2,033.91
If choosing Delta Dental Premier Plan 6, then subtract:	\$ (13.70)	\$ (27.21)	\$ (38.76)	\$ (53.23)
If choosing Delta Dental Exclusive PPO Plan, then subtract:	\$ (19.62)	\$ (38.88)	\$ (43.24)	\$ (64.01)
If choosing VSP Choice Vision Plan, then subtract:	\$ (5.58)	\$ (12.34)	\$ (10.64)	\$ (17.33)

District and Employee Monthly Premiums by hire date & prorated by weekly hours

Hired before 7/1/2007 Hours/wk	Hired After 7/1/2007 Hours/wk	Proration of District Contribution		Employee	EE+Sp	EE+Child	Family
30.00	40.00	1.0000	District Contribution	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 1,957.29
			Employee Deduction	\$ -	\$ -	\$ -	\$ 76.62
			Total Premium	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 2,033.91
28.13	37.50	0.9375	District Contribution	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 1,834.96
			Employee Deduction	\$ -	\$ -	\$ -	\$ 198.95
			Total Premium	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 2,033.91
26.25	35.00	0.8750	District Contribution	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 1,712.63
			Employee Deduction	\$ -	\$ -	\$ -	\$ 321.28
			Total Premium	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 2,033.91
24.38	32.50	0.8125	District Contribution	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 1,590.30
			Employee Deduction	\$ -	\$ -	\$ -	\$ 443.61
			Total Premium	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 2,033.91
22.50	30.00	0.7500	District Contribution	\$ 653.04	\$ 1,327.96	\$ 1,207.17	\$ 1,467.97
			Employee Deduction	\$ -	\$ 96.10	\$ 51.23	\$ 565.94
			Total Premium	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 2,033.91
20.63	27.50	0.6875	District Contribution	\$ 653.04	\$ 1,217.29	\$ 1,106.57	\$ 1,345.64
			Employee Deduction	\$ -	\$ 206.77	\$ 151.83	\$ 688.27
			Total Premium	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 2,033.91
18.75	25.00	0.6250	District Contribution	\$ 653.04	\$ 1,106.63	\$ 1,005.98	\$ 1,223.31
			Employee Deduction	\$ -	\$ 317.43	\$ 252.42	\$ 810.60
			Total Premium	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 2,033.91
17.50	23.34	0.5834	District Contribution	\$ 653.04	\$ 1,032.93	\$ 938.98	\$ 1,141.83
			Employee Deduction	\$ -	\$ 391.13	\$ 319.42	\$ 892.08
			Total Premium	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 2,033.91
na	20.00	0.5000	District Contribution	\$ 639.84	\$ 885.31	\$ 804.78	\$ 978.65
			Employee Deduction	\$ 13.20	\$ 538.75	\$ 453.62	\$ 1,055.26
			Total Premium	\$ 653.04	\$ 1,424.06	\$ 1,258.40	\$ 2,033.91

Update the most expensive plan first, then modify formulas for other plans accordingly.
(The highest cost plan sets the district contribution for the other plans, since they could have taken the more expensive plan. No effect for some full time people, but matters for part timers.)

