

TEACHER
2026 Insurance Cost Sheet

	<u>MONTHLY RATE</u>	<u>BOARD SHARE</u>	<u>EMPLOYEE MONTHLY</u>	<u>20 PAY</u>	<u>24 PAY</u>
<u>ANTHEM - PPO</u>					
EMPLOYEE ONLY	\$1,071.89	\$836.82	\$235.07	\$141.04	\$117.53
EMPLOYEE/CHILDREN	\$1,907.94	\$1,295.30	\$612.64	\$367.58	\$306.32
EMPLOYEE/SPOUSE	\$2,143.77	\$1,455.41	\$688.36	\$413.02	\$344.18
EMPLOYEE/DEPENDENTS	\$3,001.28	\$2,037.57	\$963.71	\$578.23	\$481.86
<u>ANTHEM - HDHP #1</u>					
EMPLOYEE ONLY	\$940.77	\$771.15	\$169.62	\$101.77	\$84.81
EMPLOYEE/CHILDREN	\$1,665.15	\$1,187.09	\$478.06	\$286.84	\$239.03
EMPLOYEE/SPOUSE	\$1,860.88	\$1,326.62	\$534.26	\$320.56	\$267.13
EMPLOYEE/DEPENDENTS	\$2,615.31	\$1,864.45	\$750.86	\$450.51	\$375.43
<u>ANTHEM - HDHP #2</u>					
EMPLOYEE ONLY	\$733.07	\$600.90	\$132.17	\$79.30	\$66.09
EMPLOYEE/CHILDREN	\$1,297.51	\$924.99	\$372.52	\$223.51	\$186.26
EMPLOYEE/SPOUSE	\$1,450.05	\$1,033.74	\$416.31	\$249.79	\$208.15
EMPLOYEE/DEPENDENTS	\$2,037.91	\$1,452.83	\$585.08	\$351.05	\$292.54
<u>HRI - DENTAL</u>					
EMPLOYEE ONLY	\$31.06	\$25.04	\$6.02	\$3.61	\$3.01
EMPLOYEE/CHILDREN	\$73.75	\$31.87	\$41.88	\$25.13	\$20.94
EMPLOYEE/SPOUSE	\$65.23	\$33.52	\$31.71	\$19.03	\$15.86
EMPLOYEE/DEPENDENTS	\$114.62	\$45.30	\$69.32	\$41.59	\$34.66
<u>HRI - VISION</u>					
EMPLOYEE ONLY	\$5.72	\$0.00	\$5.72	\$3.43	\$2.86
EMPLOYEE/CHILDREN	\$11.98	\$0.00	\$11.98	\$7.19	\$5.99
EMPLOYEE/SPOUSE	\$11.41	\$0.00	\$11.41	\$6.85	\$5.71
EMPLOYEE/DEPENDENTS	\$16.66	\$0.00	\$16.66	\$10.00	\$8.33
<u>THE STANDARD - LIFE INSURANCE</u>					
BASIC TERM LIFE (\$50,000)	\$4.50	\$4.50	\$0.00	\$0.00	\$0.00
<u>THE STANDARD - LONG TERM DISABILITY</u>					
EMPLOYEE ONLY	\$0.14	\$0.14	\$0.00	\$0.00	\$0.00
	per \$100	per \$100			

If you do not participate in the Health plan, the following benefits are available to you at the cost of \$1.00 annually: **LIFE INSURANCE - \$50,000 and LONG TERM DISABILITY**

When two teachers are married and elect Employee/Dependents insurance, VCSC will allow the maximum of the Employee/Children + Employee Only board share of the Teacher group + \$500 per year.