

**Empire Health Insurance Rates: - 2023 Effective Date 07/01/2023**  
**Huntington Union Free School District**

<b>Individual Coverage:</b>							
Unit	Pmts.	Old Rate Monthly	New Rate Monthly	Old Pay Deduction	New Pay Deduction	Percent	Effective Date
<b>12 MO Grandfathered:</b> Clerical, Custodian, Non-Contractual	<b>24</b>	\$1,345.06	\$1,308.34	\$100.88	<b>\$98.13</b>	<b>15%</b>	7/1/2023
<b>10 &amp; 11 MO Grandfathered:</b> AMA Unit, Clerical, Hall, Non-Contractual, Nurse, Security	<b>20</b>	\$1,345.06	\$1,308.34	\$121.06	<b>\$117.75</b>	<b>15%</b>	7/1/2023
<b>10 MO Grandfathered:</b> Teacher, Administrator & Chairperson	<b>10</b>	\$1,196.12	\$1,345.06	\$114.82	<b>\$129.13</b>	<b>16%</b>	1/1/2023
<b>* 10 MO Grandfathered:</b> Teacher, Administrator & Chairperson	<b>10</b>	\$1,345.06	\$1,308.34	\$129.13	<b>\$133.45</b>	<b>17%</b>	7/1/2023
<b>12 MO:</b> Clerical, Custodian, Non-Contractual	<b>24</b>	\$1,345.06	\$1,308.34	\$134.51	<b>\$130.83</b>	<b>20%</b>	7/1/2023
<b>10 MO:</b> Administrator, AMA Unit, Chairperson, Clerical, Hall, Nurse, Security, Teacher, Non-Contractual	<b>20</b>	\$1,345.06	\$1,308.34	\$161.41	<b>\$157.00</b>	<b>20%</b>	7/1/2023
<b>10 MO:</b> Food Service (hired after 7/1/87 )	<b>20</b>	\$1,345.06	\$1,308.34	\$242.11	<b>\$235.50</b>	<b>30%</b>	7/1/2023

<b>Family Coverage:</b>							
Unit	Pmts.	Old Rate Monthly	New Rate Monthly	Old Pay Deduction	New Pay Deduction	Percent	Effective Date
<b>12 MO Grandfathered:</b> Clerical, Custodian, Non-Contractual	<b>24</b>	\$3,175.87	\$3,089.17	\$238.19	<b>\$231.69</b>	<b>15%</b>	7/1/2023
<b>10 &amp; 11 MO Grandfathered:</b> Clerical, Hall, Non-Contractual, Nurse,	<b>20</b>	\$3,175.87	\$3,089.17	\$285.83	<b>\$278.03</b>	<b>15%</b>	7/1/2023
<b>10 MO Grandfathered:</b> Teacher, Administrator & Chairperson	<b>10</b>	\$2,763.74	\$3,175.87	\$265.32	<b>\$304.88</b>	<b>16%</b>	1/1/2023
<b>* 10 MO Grandfathered:</b> Teacher, Administrator & Chairperson	<b>10</b>	\$3,175.87	\$3,089.17	\$304.88	<b>\$315.10</b>	<b>17%</b>	7/1/2023
<b>12 MO:</b> Clerical, Custodian, Non-Contractual	<b>24</b>	\$3,175.87	\$3,089.17	\$317.59	<b>\$308.92</b>	<b>20%</b>	7/1/2023
<b>10 MO:</b> Administrator, Chairperson, Clerical, Nurse, Teacher, Non-Contractual	<b>20</b>	\$3,175.87	\$3,089.17	\$381.10	<b>\$370.70</b>	<b>20%</b>	7/1/2023
<b>10 MO:</b> Hall & Security	<b>20</b>	\$3,175.87	\$3,089.17	\$571.66	<b>\$556.05</b>	<b>30%</b>	7/1/2023
<b>10 MO:</b> AMA Unit	<b>20</b>	\$3,175.87	\$3,089.17	\$476.38	<b>\$463.38</b>	<b>25%</b>	7/1/2023
<b>10 MO:</b> Food Service (hired after 7/1/87)	<b>20</b>	\$3,175.87	\$3,089.17	\$762.21	<b>\$741.40</b>	<b>40%</b>	7/1/2023

\* Old Pay deduction based on 16% contribution of old monthly rate

<b>Dental Insurance Ameritas eff: 9/1/2023 - 8/31/2025</b>							
Coverage Type		Old Rate Monthly (METLIFE DENTAL)	New Rate Monthly (AMERITAS)	Old Amount Each Paycheck (METLIFE DENTAL)	New Amount Each Paycheck (AMERITAS)	Percent	Effective Date
Individual Coverage - Cobra \$42.47	<b>24</b>	\$37.16	\$41.64	\$3.72	\$4.16	<b>20%</b>	9/1/2023
Individual Coverage - Cobra \$42.47	<b>20</b>	\$37.16	\$41.64	\$4.46	\$5.00	<b>20%</b>	9/1/2023
Employee Plus 1 Dependent - Cobra \$79.72	<b>24</b>	\$69.75	\$78.16	\$6.98	\$7.82	<b>20%</b>	9/1/2023
Employee Plus 1 Dependent - Cobra \$79.72	<b>20</b>	\$69.75	\$78.16	\$8.37	\$9.38	<b>20%</b>	9/1/2023
Family Coverage - Cobra \$138.36	<b>24</b>	\$121.12	\$135.64	\$12.11	\$13.56	<b>20%</b>	9/1/2023
Family Coverage - Cobra \$138.36	<b>20</b>	\$121.12	\$135.64	\$14.53	\$16.28	<b>20%</b>	9/1/2023

<b>Cobra Insurance Rates :</b>							
Coverage Type		Old Rate Monthly	New Rate Monthly	Old Amount Each Paycheck	New Amount Each Paycheck	Percent	Effective Date
Individual Coverage		\$1,371.96	\$1,334.51			<b>102%</b>	7/1/2023
Family		\$3,239.39	\$3,150.95			<b>102%</b>	7/1/2023