

## **“Standard Plan”**

The standard plan is the health insurance plan that is referenced within the insurance section of each collective bargaining agreement (i.e. Kankakee School District pays X% of family insurance premiums).

In-Network Deductible: \$2,000 Single/\$4,000 Family

Below are the monthly rates for insurance. The payment structure of the monthly premiums is determined within the collective bargaining agreements.

- Single - \$677.29 total per month
- EE + Spouse - \$1,404.65 total per month
- EE + Children - \$1,258.96 total per month
- Family - \$2,004.53 total per month

## **“Buy Up Plan”**

In 2017, the Health Insurance Committee met to discuss the District’s health insurance. It was proposed that the District provide a “buy up plan” to offer employees in which there would be lower employee deductibles. The employee is responsible to pay the increased cost of the monthly “buy up plan” when compared to the “standard plan.” The payment percentage breakdown of the “buy up plan” is not referenced within the insurance section of each collective bargaining agreement. Employees do not have to enroll in the “buy up plan” if they do not wish to pay the increased difference of the monthly premiums.

In-Network Deductible: \$500 Single/\$1,500 Family

Below are the monthly rates for insurance.

- Single - \$726.40 total per month (increase of \$49.11/month vs. CBA agreement)
- EE + Spouse - \$1,506.48 total per month (increase of \$101.83/month vs. CBA agreement)
- EE + Children - \$1,350.23 total per month (increase of \$91.27/month vs. CBA agreement)
- Family - \$2,149.86 total per month (increase of \$145.33/month vs. CBA agreement)