

2020/2021 Insurance Rate Information
Full-Time Board-Approved Kirkwood Faculty & Staff / Exempt Hotel Staff

Plan	Coverage	Annual			Monthly			Per Pay Period (twice monthly)		
		Total Annual Premium	Total Annual Premium Paid by Kirkwood (equal to single coverage)	Total Annual ¹ Flex Dollars Provided to Employee	Total Monthly Premium	Total Monthly Premium Paid by Kirkwood (equal to single coverage)	Total Monthly Cost to Employee	Total/Pay Period Cost to Employee - the amount deducted from pay twice monthly	Total/Pay Period ¹ Flex Dollars - the amount added to pay twice monthly	Total/Pay Period ² Difference between flex dollars added to pay & amount
HMO Essential	Employee Only	5,676.00	5,676.00	6,348.00	473.00	473.00	-	-	264.50	264.50
HMO Essential	Employee+Spouse	11,568.00	5,676.00	6,348.00	964.00	473.00	(491.00)	(245.50)	264.50	19.00
HMO Essential	Employee+Children	10,764.00	5,676.00	6,348.00	897.00	473.00	(424.00)	(212.00)	264.50	52.50
HMO Essential	Family	17,340.00	5,676.00	6,348.00	1,445.00	473.00	(972.00)	(486.00)	264.50	(221.50)
PPO Choice	Employee Only	6,948.00	6,948.00	5,076.00	579.00	579.00	-	-	211.50	211.50
PPO Choice	Employee+Spouse	14,208.00	6,948.00	5,076.00	1,184.00	579.00	(605.00)	(302.50)	211.50	(91.00)
PPO Choice	Employee+Children	13,200.00	6,948.00	5,076.00	1,100.00	579.00	(521.00)	(260.50)	211.50	(49.00)
PPO Choice	Family	21,276.00	6,948.00	5,076.00	1,773.00	579.00	(1,194.00)	(597.00)	211.50	(385.50)
PPO Premier	Employee Only	7,644.00	7,644.00	4,380.00	637.00	637.00	-	-	182.50	182.50
PPO Premier	Employee+Spouse	15,600.00	7,644.00	4,380.00	1,300.00	637.00	(663.00)	(331.50)	182.50	(149.00)
PPO Premier	Employee+Children	14,496.00	7,644.00	4,380.00	1,208.00	637.00	(571.00)	(285.50)	182.50	(103.00)
PPO Premier	Family	23,376.00	7,644.00	4,380.00	1,948.00	637.00	(1,311.00)	(655.50)	182.50	(473.00)
Delta Dental	Employee Only	540.00	540.00		45.00	45.00	-	-		
Delta Dental	Employee+1	1,020.00	540.00		85.00	45.00	(40.00)	(20.00)		
Delta Dental	Family	1,404.00	540.00		117.00	45.00	(72.00)	(36.00)		
VSP	Employee Only	120.00	120.00		10.00	10.00	-	-		
VSP	Family	276.00	120.00		23.00	10.00	(13.00)	(6.50)		

Premiums are deducted twice per month beginning with the first pay period in June. In months with 3 pay periods, deduction is taken from the first two checks of the month.

¹ Flex dollars are added to the employee's pay twice per month to help offset any insurance premium cost to the employee. Kirkwood pays the single premium at the PPO Premier level.

\$4,380 PPO Premier annual base flex dollars

\$5,076 PPO Choice annual flex dollars (base flex dollars plus the difference between the single premium for PPO Premier and PPO Choice).

\$6,348 HMO Essential annual flex dollars (base flex dollars plus the difference between the single premium for PPO Premier and HMO Essential).

² A positive number in this column means the flex dollars provided to help offset the cost of insurance premiums were greater than the employee's cost. A negative number reflects that the flex dollars added to the employee's pay did not cover the full cost of insurance premiums.