

**RIM OF THE WORLD UNIFIED SCHOOL DISTRICT  
INSURANCE RATES FOR 2022-2023 SCHOOL YEAR**

**(GOLD CAP - DISTRICT CONTRIBUTION FOR CERTIFICATED CONTRACT/HOURLY STAFF)**

	<u>2021/2022</u>	<u>% Increase</u>	<u>\$ Increase</u>	<u>2022/2023</u>			
	<u>12THLY</u>			<u>12THLY</u>	<u>Annual</u>	<u>\$ Over CAP</u>	<u>Ten Month Deduction for Full-Time Certificated</u>
<b>BLUE SHIELD ACCESS+ HMO (Broad Network):</b>							
Platinum Single	\$757.27	1.76%	\$13.33	\$770.60	\$9,247.20	\$537.96	\$53.80
Platinum 2 person	\$1,514.56	1.76%	\$26.66	\$1,541.22	\$18,494.64	\$1,075.80	\$107.58
Platinum Family	\$1,968.90	1.76%	\$34.65	\$2,003.55	\$24,042.60	\$1,398.48	\$139.85
Gold Single	\$713.22	1.76%	\$12.55	\$725.77	\$8,709.24		\$0.00
Gold 2 person	\$1,426.46	1.76%	\$25.11	\$1,451.57	\$17,418.84		\$0.00
Gold Family	\$1,854.37	1.76%	\$32.64	\$1,887.01	\$22,644.12		\$0.00
Silver Single	\$657.36	1.76%	\$11.57	\$668.93	\$8,027.16		\$0.00
Silver 2 person	\$1,314.75	1.76%	\$23.14	\$1,337.89	\$16,054.68		\$0.00
Silver Family	\$1,709.14	1.76%	\$30.08	\$1,739.22	\$20,870.64		\$0.00
Bronze Single	\$594.26	1.76%	\$10.46	\$604.72	\$7,256.64		\$0.00
Bronze 2 persons	\$1,188.52	1.76%	\$20.92	\$1,209.44	\$14,513.28		\$0.00
Bronze Family	\$1,545.07	1.76%	\$27.19	\$1,572.26	\$18,867.12		\$0.00
<b>BLUE SHIELD TRIO HMO (Narrow Network):</b>							
Platinum Single	\$643.68	1.76%	\$11.33	\$655.01	\$7,860.12		\$0.00
Platinum 2 person	\$1,287.37	1.76%	\$22.66	\$1,310.03	\$15,720.36		\$0.00
Platinum Family	\$1,673.56	1.76%	\$29.45	\$1,703.01	\$20,436.12		\$0.00
Gold Single	\$606.23	1.76%	\$10.67	\$616.90	\$7,402.80		\$0.00
Gold 2 person	\$1,212.49	1.76%	\$21.34	\$1,233.83	\$14,805.96		\$0.00
Gold Family	\$1,576.21	1.76%	\$27.74	\$1,603.95	\$19,247.40		\$0.00
Silver Single	\$558.76	1.76%	\$9.83	\$568.59	\$6,823.08		\$0.00
Silver 2 person	\$1,117.53	1.76%	\$19.67	\$1,137.20	\$13,646.40		\$0.00
Silver Family	\$1,452.77	1.76%	\$25.57	\$1,478.34	\$17,740.08		\$0.00
Bronze Single	\$505.12	1.76%	\$8.89	\$514.01	\$6,168.12		\$0.00
Bronze 2 persons	\$1,010.25	1.76%	\$17.78	\$1,028.03	\$12,336.36		\$0.00
Bronze Family	\$1,313.30	1.76%	\$23.11	\$1,336.41	\$16,036.92		\$0.00
<b>BLUE SHIELD PPO:</b>							
Gold Single	\$1,098.95	1.76%	\$19.34	\$1,118.29	\$13,419.48	\$4,710.24	\$471.02
Gold 2 person	\$2,197.93	1.76%	\$38.68	\$2,236.61	\$26,839.32	\$9,420.48	\$942.05
Gold Family	\$2,857.30	1.76%	\$50.29	\$2,907.59	\$34,891.08	\$12,246.96	\$1,224.70
Silver Single	\$965.68	1.76%	\$17.00	\$982.68	\$11,792.16	\$3,082.92	\$308.29
Silver 2 person	\$1,931.36	1.76%	\$33.99	\$1,965.35	\$23,584.20	\$6,165.36	\$616.54
Silver Family	\$2,510.75	1.76%	\$44.19	\$2,554.94	\$30,659.28	\$8,015.16	\$801.52
Silver HSA Single	\$827.76	1.76%	\$14.57	\$842.33	\$10,107.96	\$1,398.72	\$139.87
Silver HSA 2 person	\$1,655.53	1.76%	\$29.14	\$1,684.67	\$20,216.04	\$2,797.20	\$279.72
Silver HSA Family	\$2,152.18	1.76%	\$37.88	\$2,190.06	\$26,280.72	\$3,636.60	\$363.66
Bronze Single	\$769.20	1.76%	\$13.54	\$782.74	\$9,392.88	\$683.64	\$68.36
Bronze 2 person	\$1,538.41	1.76%	\$27.08	\$1,565.49	\$18,785.88	\$1,367.04	\$136.70
Bronze Family	\$1,999.92	1.76%	\$35.20	\$2,035.12	\$24,421.44	\$1,777.32	\$177.73
<b>BLUE SHIELD TANDEM PPO (Narrow Network):</b>							
Gold Single	\$1,033.02	1.76%	\$18.18	\$1,051.20	\$12,614.40	\$3,905.16	\$390.52
Gold 2 person	\$2,066.07	1.76%	\$36.36	\$2,102.43	\$25,229.16	\$7,810.32	\$781.03
Gold Family	\$2,685.86	1.76%	\$47.27	\$2,733.13	\$32,797.56	\$10,153.44	\$1,015.34
Silver Single	\$907.74	1.76%	\$15.98	\$923.72	\$11,084.64	\$2,375.40	\$237.54
Silver 2 person	\$1,815.47	1.76%	\$31.95	\$1,847.42	\$22,169.04	\$4,750.20	\$475.02
Silver Family	\$2,360.10	1.76%	\$41.54	\$2,401.64	\$28,819.68	\$6,175.56	\$617.56
Silver HSA Single	\$778.09	1.76%	\$13.69	\$791.78	\$9,501.36	\$792.12	\$79.21
Silver HSA 2 person	\$1,556.21	1.76%	\$27.39	\$1,583.60	\$19,003.20	\$1,584.36	\$158.44
Silver HSA Family	\$2,023.06	1.76%	\$35.61	\$2,058.67	\$24,704.04	\$2,059.92	\$205.99
Bronze Single	\$723.05	1.76%	\$12.73	\$735.78	\$8,829.36	\$120.12	\$12.01
Bronze 2 person	\$1,446.11	1.76%	\$25.45	\$1,471.56	\$17,658.72	\$239.88	\$23.99
Bronze Family	\$1,879.93	1.76%	\$33.09	\$1,913.02	\$22,956.24	\$312.12	\$31.21

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**(GOLD CAP - DISTRICT CONTRIBUTION FOR CERTIFICATED CONTRACT/HOURLY STAFF)**

	2021/2022 12THLY	% Increase	\$ Increase	2022/2023			Ten Month
				12THLY	Annual	\$ Over CAP	Deduction for Full-Time Certificated
<b>KAISER:</b>							
Platinum Single	\$759.42	4.0%	\$30.53	\$789.95	\$9,479.40	\$882.36	\$88.24
Platinum 2 person	\$1,503.40	4.0%	\$60.40	\$1,563.80	\$18,765.60	\$1,764.72	\$176.47
Platinum Family	\$1,949.78	4.0%	\$78.33	\$2,028.11	\$24,337.32	\$2,294.16	\$229.42
Gold Single	\$688.66	4.0%	\$27.76	\$716.42	\$8,597.04		\$0.00
Gold 2 person	\$1,361.88	4.0%	\$54.86	\$1,416.74	\$17,000.88		\$0.00
Gold Family	\$1,765.81	4.0%	\$71.12	\$1,836.93	\$22,043.16		\$0.00
Silver Single	\$628.18	4.0%	\$25.31	\$653.49	\$7,841.88		\$0.00
Silver 2 persons	\$1,240.92	4.0%	\$49.96	\$1,290.88	\$15,490.56		\$0.00
Silver Family	\$1,608.56	4.0%	\$64.75	\$1,673.31	\$20,079.72		\$0.00
Bronze Single	\$578.69	4.0%	\$23.37	\$602.06	\$7,224.72		\$0.00
Bronze 2 person	\$1,141.94	4.0%	\$46.08	\$1,188.02	\$14,256.24		\$0.00
Bronze Family	\$1,479.89	4.0%	\$59.70	\$1,539.59	\$18,475.08		\$0.00
<b>DELTA:</b>							
	\$116.98		-\$1.17	\$115.81	\$1,389.72		\$0.00
<b>MES:</b>							
	\$13.58		-\$0.73	\$12.85	\$154.20		\$0.00
<b>LIFE:</b>							
Full Time Cert/Class \$50K	\$6.75		N/A	\$6.75	\$81.00		District-Paid
Full Time Mgmt. \$50K	\$8.05		N/A	\$8.05	\$96.60		District-Paid
Part Time \$10K	\$1.71		N/A	\$1.71	\$20.52		District-Paid