

**Chillicothe & Ross County Public Library**

**Insurance Premiums**

**Effective February 2024**

The library pays **80%** of any benefit election and the employee is responsible for the remaining **20%**.

| <b>Delta Dental - to Guardian</b> | <b>2023 Monthly Premium</b> | <b>2023 Employee Per Pay</b> | <b>2024 Dual Option 100/80/50</b> | <b>2024 New Option 100/100/50</b> | <b>Employee Share (20%)</b> | <b>Employee Per Pay</b> |
|-----------------------------------|-----------------------------|------------------------------|-----------------------------------|-----------------------------------|-----------------------------|-------------------------|
| Employee                          | \$23.98                     | \$2.40                       | \$23.98                           | \$20.16                           | \$4.03                      | \$2.02                  |
| Employee + 1 dependent            | \$46.80                     | \$4.68                       | \$46.80                           | \$41.00                           | \$8.20                      | \$4.10                  |
| Family                            | \$81.81                     | \$8.18                       | \$81.81                           | \$74.35                           | \$14.87                     | \$7.44                  |

| <b>VSP - to Guardian (VSP network)</b> |                    |        |  |         |        |        |
|--|--------------------|--------|--|---------|--------|--------|
| Employee                               | \$15.18            | \$1.52 |  | \$8.57  | \$1.71 | \$0.86 |
| Employee + Spouse                      | <i>not offered</i> |        |  | \$16.22 | \$3.24 | \$1.62 |
| Employee + Child(ren)                  | <i>not offered</i> |        |  | \$16.53 | \$3.31 | \$1.65 |
| Family                                 | \$34.35            | \$3.44 |  | \$26.16 | \$5.23 | \$2.62 |

The Library provides each full-time employee with \$15,000 Life Insurance policy.  
Full-time is defined as working at least 30 hours per week.

| <b>Company Life</b> | <b>2023 Monthly Premium</b> | <b>2024 Monthly Premium</b> | <b>2023 Adjusted Monthly Premium</b> |
|---------------------|-----------------------------|-----------------------------|--------------------------------------|
|                     | \$5.85/\$240                | \$6.45/\$264                | \$3.51/\$144                         |

Additional Benefit: Short Term Disability 80/20 cost share.

**Short Term Disability**      Accident 1st day. Illness 8th day. 13 weeks. Pay 60% of wages per week.

Supplemental Benefit Currently Offered: AFLAC Cancer & Accident

**Critical Illness**      Pays \$5k-\$10k per diagnosis depending on enrollment. Cancer/heart/organ failure

**Hospital Indemnity**      Pays \$1k upon admission. ICU \$100 per day up to 15 days.

**Accident**      Pays \$1k upon hospital admission. Emergency Dental Work \$300 crown. ER \$200. You can be paid under hospital and accident for the same injury.