

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%**.

Delta Dental - to Guardian	2023 Monthly Premium	2023 Employee Per Pay	Dual Options			
			2024 NAP 100/80/50	2024 Value Plan 100/100/60	Employee Share (20%)	Employee Per Pay
Employee	\$23.98	\$2.40	\$23.98	\$23.98	\$4.80	\$2.40
Employee + 1 dependent	\$46.80	\$4.68	\$46.80	\$46.80	\$9.36	\$4.68
Family	\$81.81	\$8.18	\$81.81	\$81.81	\$16.36	\$8.18
VSP - to Guardian (VSP network)						
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.

Company Life Guardian	2023 Monthly Premium	2024 Monthly Premium	2023 Adjusted Monthly Premium
	\$5.85/\$240	\$6.45/\$264	\$3.51/\$144

Supplemental Benefit Currently Offered: AFLAC Cancer & Accident to Guardian

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.