

November 2, 2009

TO: All Regular Kettering City School District Employees
FROM: Jill Lopez, Treasurer's Office
RE: Open Enrollment for Health and Dental Insurance

**VERY
IMPORTANT
INFORMATION**

HEALTH INSURANCE:

Beginning January 1, 2010 United Healthcare will be the district health insurance provider and our health care plan will be a **High Deductible Healthcare Plan / Health Savings Account (HDHP/HSA)**.

ALL employees MUST complete a new health insurance application enrolling or waiving the new United Healthcare Insurance Plan. This includes employees currently enrolled in the district health insurance.

The deadline to complete the application is November 13, 2009, 3:00PM.

There will be NO EXCEPTIONS to the November 13, 2009, 3:00 PM deadline.

All full-time and part-time regular employees eligible for benefits MUST fill out a United Healthcare application for enrolling or waiving health insurance coverage.

DENTAL INSURANCE:

CoreSource will continue to be the **Kettering City Schools self-insured dental insurance plan.**

If you wish to ADD, CHANGE or CANCEL coverage on the district dental insurance plan, you MUST make your changes by November 13, 2009, 3:00 PM.

Forms are available in the Treasurer's Office or online at www.ketteringschools.org, Departments, Treasurer/Finance, dental enrollment form.

There will be NO EXCEPTIONS to the November 13, 2009, 3:00 PM deadline.

Please refer to the next two pages for the 2010 PREMIUM RATES for HEALTH and DENTAL COVERAGE:

KETTERING CITY BOARD OF EDUCATION
United Health Care HDHP/HSA

11/1/2009

CLASSIFIED EMPLOYEES

Insurance Rates Effective December 11, 2009 for coverage on January 1, 2010.

(Board pays 90%)

Employee's # of hours	Board share %	SINGLE			FAMILY			Employee share	Biweekly payroll deduction
		Board share	Biweekly board share	Employee share	Board share	Biweekly board share	Employee share		
Total Cost		\$ 364.32			\$ 961.80				
7 hours (full time)	100%	\$ 327.88	\$ 163.94	\$ 36.44	\$ 865.62	\$ 432.81	\$ 96.18	\$ 48.09	
5 1/4 - 6 3/4	89	\$ 291.82	\$ 145.91	\$ 72.50	\$ 770.40	\$ 385.20	\$ 191.40	\$ 95.70	
4 1/4 - 5	75	\$ 245.92	\$ 122.96	\$ 118.40	\$ 649.22	\$ 324.61	\$ 312.58	\$ 156.29	
3 1/4 - 4	60	\$ 196.74	\$ 98.37	\$ 167.58	\$ 519.38	\$ 259.69	\$ 442.42	\$ 221.21	
Effective August 1, 2006, new employees working less than 3 1/4 hours per day are not eligible for health benefits. (see contract details)									
2 1/4 - 3	45	\$ 147.54	\$ 73.77	\$ 216.78	\$ 389.54	\$ 194.77	\$ 572.26	\$ 286.13	
0 - 2 hours	30	\$ 98.36	\$ 49.18	\$ 265.96	\$ 259.70	\$ 129.85	\$ 702.10	\$ 351.05	
COBRA health				\$ 371.61			\$ 981.04		

CORESOURCE Dental Plan for Classified Employees

Insurance Rates Effective with December 11, 2009 for coverage on January 1, 2010.

(Board pays 90%)

Employee's # of hours	Board share %	SINGLE			FAMILY			Employee share	Biweekly payroll deduction
		Board share	Biweekly board share	Employee share	Board share	Biweekly board share	Employee share		
Total Cost		\$ 36.46			\$ 108.84				
7 hours (full time)	100%	\$ 32.82	\$ 16.41	\$ 3.64	\$ 97.96	\$ 48.98	\$ 10.88	\$ 5.44	
5 1/4 - 6 3/4	89	\$ 29.22	\$ 14.61	\$ 7.24	\$ 87.18	\$ 43.59	\$ 21.66	\$ 10.83	
4 1/4 - 5	75	\$ 24.62	\$ 12.31	\$ 11.84	\$ 73.48	\$ 36.74	\$ 35.36	\$ 17.68	
3 1/4 - 4	60	\$ 19.70	\$ 9.85	\$ 16.76	\$ 58.78	\$ 29.39	\$ 50.06	\$ 25.03	
Effective August 1, 2006, new employees working less than 3 1/4 hours per day are not eligible for dental benefits. (see contract details)									
2 1/4 - 3	45	\$ 14.78	\$ 7.39	\$ 21.68	\$ 44.08	\$ 22.04	\$ 64.76	\$ 32.38	
0 - 2 hours	30	\$ 9.86	\$ 4.93	\$ 26.60	\$ 29.40	\$ 14.70	\$ 79.44	\$ 39.72	
COBRA dental				\$ 37.19			\$ 111.02		