

Insurance Rates – CY 2025

- It is recommended the Board approve the proposed Medical, Dental, Vision, and Life Insurance rates for Big Walnut Local School District for the 2025 calendar year. Medical insurance rates with Anthem BCBS, Dental insurance rates with Delta Dental Vision insurance rates with EyeMed, and Life insurance rates with Dearborn Life.
- Here are the rates that we have been able to negotiate:
 - Medical (Anthem Blue Cross Blue Shield)
 - 1 year – 9.36%
 - Dental (Delta Dental)
 - 1 year – 3.65%
 - 2 year – 6.97%
 - This also includes a one-time \$1,500 credit
 - Vision (Eyemed) – 100% employee paid
 - 2-year rate hold (0.00%)
 - Life (Dearborn)
 - Year 2 of a 2-year rate renewal
 - 0.00% rate hold
- Rate Comparison (Total Per Month – Employer and Employee)

Medical	CY 2024	CY 2025
Single	\$973.46	\$1,064.58
Single + Spouse	\$2,546.56	\$2,784.92
Single + Child(ren)	\$2,546.56	\$2,784.92
Family	\$2,546.56	\$2,784.92
Dental	CY 2024	CY 2025
Single	\$37.92	\$39.31
Single + Spouse	\$105.98	\$109.85
Single + Child(ren)	\$105.98	\$109.85
Family	\$105.98	\$109.85
Vision	CY 2024	CY 2025
Single	\$8.59	\$8.59
Single + Spouse	\$21.90	\$21.90
Single + Child(ren)	\$21.90	\$21.90
Family	\$21.90	\$21.90
Life	CY 2024	CY 2025
Life	\$0.08 per \$1,000	\$0.08 per \$1,000
AD&D	\$0.01 per \$1,000	\$0.01 per \$1,000
Supplemental Life	Step Rates	Step Rates
Supplemental AD&D	\$0.017 per \$1,000	\$0.017 per \$1,000

Supplemental Life (Spouse)	Step Rates	Step Rates
Supplemental Life (Children)	\$0.24 per unit	\$0.24 per unit