

**CITY OF SPOKANE
2021 INSURANCE RATES
LIBRARY MANAGERIAL**

		Health Level	Monthly City Contribution	Monthly Employee Contribution	Monthly Total Premium	Bi-monthly City Premium	Bi-monthly Employee Premium
Premera Plan 5 \$200/\$600 deductible \$1000 indiv/\$3000 fam out of pocket maximum	Employee Only	C15-1	\$779.84	\$41.04	\$820.88	\$389.92	\$20.52
	Employee & Spouse	C15-2	\$1,297.36	\$262.84	\$1,560.20	\$648.68	\$131.42
	Employee, Spouse & Child(ren)	C15-3	\$1,680.68	\$427.12	\$2,107.80	\$840.34	\$213.56
	Employee & Child(ren)	C15-5	\$1,163.18	\$205.32	\$1,368.50	\$581.59	\$102.66
Premera Plan 6 \$750/\$2250 deductible \$1500 indiv/\$4500 fam out of pocket maximum	Employee Only	C16-1	\$735.48	\$11.96	\$747.44	\$367.74	\$5.98
	Employee & Spouse	C16-2	\$1,240.42	\$180.28	\$1,420.70	\$620.21	\$90.14
	Employee, Spouse & Child(ren)	C16-3	\$1,614.46	\$304.94	\$1,919.40	\$807.23	\$152.47
	Employee & Child(ren)	C16-5	\$1,109.50	\$136.64	\$1,246.14	\$554.75	\$68.32
Kaiser Perm 3 \$200/\$400 deductible \$2000 indiv/\$4000 fam out of pocket maximum	Employee Only	G08-1	\$616.36	\$32.44	\$648.80	\$308.18	\$16.22
	Employee & Spouse	G08-2	\$1,022.32	\$206.42	\$1,228.74	\$511.16	\$103.21
	Employee, Spouse & Child(ren)	G08-3	\$1,293.70	\$322.74	\$1,616.44	\$646.85	\$161.37
	Employee & 1 Child	G08-4	\$918.06	\$161.74	\$1,079.80	\$459.03	\$80.87
	Employee & Children	G08-5	\$963.20	\$181.10	\$1,144.30	\$481.60	\$90.55
Kaiser Perm 4 \$500/\$1500 deductible \$1500 indiv/\$4500 fam out of pocket maximum	Employee Only	G09-1	\$574.18	\$0.00	\$574.18	\$287.09	\$0.00
	Employee & Spouse	G09-2	\$958.02	\$127.94	\$1,085.96	\$479.01	\$63.97
	Employee, Spouse & Child(ren)	G09-3	\$1,215.24	\$213.70	\$1,428.94	\$607.62	\$106.85
	Employee & 1 Child	G09-4	\$859.62	\$95.16	\$954.78	\$429.81	\$47.58
	Employee & Children	G09-5	\$902.32	\$109.38	\$1,011.70	\$451.16	\$54.69
Employee Life Insurance: 1.5X base annual to \$100,000 max			\$25.00	\$0.00	\$25.00	\$12.50	
Dependent Life Insurance: \$6,000/\$2,000			\$1.16	\$0.00	\$1.16	\$0.58	
Long Term Disability, average cost			\$13.73	\$0.00	\$13.73	\$6.87	
Dental Insurance			\$98.00	\$5.00	\$103.00	\$49.00	\$2.50

Additionally, the City provides:

- Employee Assistance Program (EAP)
- Flexible Spending Accounts
- COBRA Administration
- Retiree Administration
- Voluntary Life Insurance
- Voluntary AFLAC Policies