

# JULY 1, 2017 – JUNE 30, 2018

## FREDERICK COUNTY PUBLIC SCHOOLS

### EMPLOYEE BENEFITS AND INSURANCE SUMMARY

<b>INFORMATION ABOUT INSURANCE:</b>	<b>FY18 PAYROLL DEDUCTIONS – EACH PAY PERIOD*</b>			
	<b>HEALTH INSURANCE** UnitedHealthcare Medical, UnitedHealthcare Vision, CVS CareMark Prescription</b>			<b>EMPLOYER'S CONTRIBUTION (How much FCPS pays on your behalf)</b>
	10-Month Employees	11-Month Employees	12-Month Employees	Employer Annual Contribution
• <b>MEDICAL</b>				
• <b>PRESCRIPTION</b>				
• <b>DENTAL</b>				
Employee Only	\$20.89	\$18.99	\$17.41	\$7,886.40
Employee + <b>One</b> Dependent***	\$157.36	\$143.06	\$131.14	\$14,939.60
Employee + Family****	\$208.02	\$189.11	\$173.35	\$14,939.60
Employees + Family**** (both parents employed by FCPS)	\$42.97	\$39.06	\$35.81	\$18,240.60

	<b>DENTAL INSURANCE** Standard Delta Dental \$1,000 Maximum Benefit Per Covered Person</b>			<b>DENTAL INSURANCE** Buy Up Delta Dental \$2,000 Maximum Benefit Per Covered Person</b>		
	10-Month Employees	11-Month Employees	12-Month Employees	10-Month Employees	11-Month Employees	12-Month Employees
Employee Only	Paid 100% by FCPS (\$345.84/year)	Paid 100% by FCPS (\$345.84/year)	Paid 100% by FCPS (\$345.84/year)	\$6.49	\$5.90	\$5.41
Employee + <b>One</b> Dependent***	\$36.32	\$33.02	\$30.27	\$56.45	\$51.32	\$47.05
Employee + Family****	\$42.04	\$38.21	\$35.03	\$64.30	\$58.45	\$53.58
Employees + Family**** (both parents employed by FCPS)	\$24.75	\$22.50	\$20.63	\$47.02	\$42.74	\$39.18

\*Payroll deductions are contingent upon final contract negotiations with FCTA, FASSE and FCASA and final adoption of the Board of Education's Fiscal Year 2018 budget.

\*\*Contributions for medical and dental insurance coverage are deducted from your gross earnings before taxes are calculated.

\*\*\*In this context, "Employee + One Dependent" would refer to employee + spouse or employee + dependent.

\*\*\*\*In this context, "Family" refers to two or more dependents.

This publication is intended to provide an overview of FCPS benefits; complete details can be found in the insurance companies' documents and the plans' legal documents, which will always govern in case of a dispute. The Board of Education of Frederick County, FCTA, FASSE and FCASA jointly reserve the right at any time to modify or amend, in whole or in part, any or all plan provisions.