

**BAKER COUNTY LIBRARY DISTRICT
HEALTH INSURANCE DEDUCTION RATE
SDAO/BLUE CROSS INSURANCE (RED PPO K)
Plan Renewal Effective on July 1, 2026 (Aug 1 paycheck)**

RATE/ GROUP	Single	Employee & Spouse	Employee & Family	Employee & Children	TOTALS
GROUP HEALTH - RED PPO K PLAN					
Prescription Rx (included in medical)	\$1,132.00	\$2,265.00	\$3,227.00	\$2,095.00	
Vision (included in medical)					
Constant Dental Plan (Option 1)	66.00	115.00	167.00	121.00	
Total Premium	1,198.00	2,380.00	3,394.00	2,216.00	
Less Single Rate	1,198.00	1,198.00	1,198.00	1,198.00	
Sub-total	0.00	1,182.00	2,196.00	1,018.00	
x District 50%	0.00	591.00	1,098.00	509.00	
Total District Cost	1,198.00	1,789.00	2,296.00	1,707.00	
Employee Payroll Deduction	0.00	591.00	1,098.00	509.00	
Prior Year Rates	\$1,064.00	\$2,112.00	\$3,013.00	\$1,967.00	
Actual premium increase	\$134.00	\$268.00	\$381.00	\$249.00	
Effective percentage increase	12.6%	12.7%	12.6%	12.7%	
Employees covered by plan:	S, P A, E B, S B, J G, M M, V P, D S, C S, H W, J	H, C			
			* COBRA insurance: S D transitioned to Medicare in June 2026		
					TOTAL
Total employees covered	10	1	0	0	11
Total monthly invoice to be received	\$ 11,980.00	\$ 2,380.00	\$ -	\$ -	\$ 14,360.00
FY2025-26 Prior year company invoices	\$ 10,640.00	\$ 2,112.00	\$ -	\$ -	\$ 12,752.00

Benefit Policy Summary

Governed by Personnel Policy Article 12, Section 12.3 Eligibility

Must work 20 or more hours per week to qualify for group health insurance.

(District pays 100% of employee plus 50% of family/spouse additional premiums).

Part-time employee - guidelines are the same as for full-time employee.

Retired employee must work 15-19.9 hours a week to qualify and pays a prorated amount.

(Calculation actual hours/20 hours a week = % individual pays)

Governed by Board action; Adopted Red PPO K plan

District will pay one-half of plan deductible \$1,500; Eff 6/01/2014

Employees must turn in "Summary of Benefits" statements for deductible reimbursements

PLAN: Red PPO K Plan - Plan deductible \$3000, FY2014-15; Eff 6/01/2014

2015- Continued Insurance carrier, Regence Blue Cross; Red PPO K Plan, Deductible \$3000, Eff 6/01/2015;

2016-2022 Library continued with same plan

2023- the Library board approved an increase in dental coverage (from \$1500 to \$2000 annual benefit) Eff June 2023

2024- board meeting April 9, 2024 - board approved to continue with Regence PPOK Plan for FY2024-25

2025 - board meeting April 15, 2025- board approved to continue with Regence PPOK Plan for FY 2025-26