

# 2025 ORS HEALTH INSURANCE PREMIUMS

## BCBST NETWORK S and CIGNA LOCALPLUS

### PREMIER PPO

	Emp Only	Emp:Child(ren)	Emp:Spouse	Emp:Sp:Child(re
Total Annual Premium	\$9,060.00	\$14,928.00	\$20,376.00	\$23,532.00
<b>Total Monthly Premium</b>	<b>\$755.00</b>	<b>\$1,244.00</b>	<b>\$1,698.00</b>	<b>\$1,961.00</b>
Monthly Board Share	\$641.75	\$870.80	\$1,188.60	\$1,372.70
Monthly Employee Share	\$113.25	\$373.20	\$509.40	\$588.30
<b>20 Payperiods*</b>	<b>\$67.95</b>	<b>\$223.92</b>	<b>\$305.64</b>	<b>\$352.98</b>
<i>Annualized Premiums</i>	<i>\$1,359.00</i>	<i>\$4,478.40</i>	<i>\$6,112.80</i>	<i>\$7,059.60</i>

### STANDARD PPO

	Emp Only	Emp:Child(ren)	Emp:Spouse	Emp:Sp:Child(re
Total Annual Premium	\$8,412.00	\$13,872.00	\$18,924.00	\$21,864.00
<b>Total Monthly Premium</b>	<b>\$701.00</b>	<b>\$1,156.00</b>	<b>\$1,577.00</b>	<b>\$1,822.00</b>
Monthly Board Share	\$595.85	\$809.20	\$1,103.90	\$1,275.40
Monthly Employee Share	\$105.15	\$346.80	\$473.10	\$546.60
<b>20 Payperiods*</b>	<b>\$63.09</b>	<b>\$208.08</b>	<b>\$283.86</b>	<b>\$327.96</b>
<i>Annualized Premiums</i>	<i>\$1,261.80</i>	<i>\$4,161.60</i>	<i>\$5,677.20</i>	<i>\$6,559.20</i>

### LIMITED PPO

	Emp Only	Emp:Child(ren)	Emp:Spouse	Emp:Sp:Child(re
Total Annual Premium	\$7,944.00	\$13,092.00	\$17,880.00	\$20,640.00
<b>Total Monthly Premium</b>	<b>\$662.00</b>	<b>\$1,091.00</b>	<b>\$1,490.00</b>	<b>\$1,720.00</b>
Monthly Board Share	\$562.70	\$763.70	\$1,043.00	\$1,204.00
Monthly Employee Share	\$99.30	\$327.30	\$447.00	\$516.00
<b>20 Payperiods*</b>	<b>\$59.58</b>	<b>\$196.38</b>	<b>\$268.20</b>	<b>\$309.60</b>
<i>Annualized Premiums</i>	<i>\$1,191.60</i>	<i>\$3,927.60</i>	<i>\$5,364.00</i>	<i>\$6,192.00</i>

### LOCAL CDHP/HSA

	Emp Only	Emp:Child(ren)	Emp:Spouse	Emp:Sp:Child(re
Total Annual Premium	\$6,936.00	\$11,436.00	\$15,600.00	\$18,024.00
<b>Total Monthly Premium</b>	<b>\$578.00</b>	<b>\$953.00</b>	<b>\$1,300.00</b>	<b>\$1,502.00</b>
Monthly Board Share	\$491.30	\$667.10	\$910.00	\$1,051.40
Monthly Employee Share	\$86.70	\$285.90	\$390.00	\$450.60
<b>20 Payperiods*</b>	<b>\$52.02</b>	<b>\$171.54</b>	<b>\$234.00</b>	<b>\$270.36</b>
<i>Annualized Premiums</i>	<i>\$1,040.40</i>	<i>\$3,430.80</i>	<i>\$4,680.00</i>	<i>\$5,407.20</i>

\* NOTES Deductions taken per paycheck.

Stated premiums are for full-time employees.

Board Share of premiums will be adjusted for licensed part time employees based on percentage of employment.

Monthly premiums are deducted over twenty pays.

The Board pays 85% of the cost for Full Time Employee Only premiums and

70% of the cost for Full Time Employee + (Family) premiums.

## 2025 ORS HEALTH INSURANCE PREMIUMS

### BCBST NETWORK P and CIGNA OPEN ACCESS

#### PREMIER PPO

	Emp Only	Emp:Child(ren)	Emp:Spouse	Emp:Sp:Child(re
Total Annual Premium	\$9,960.00	\$15,948.00	\$22,176.00	\$25,332.00
<b>Total Monthly Premium</b>	<b>\$830.00</b>	<b>\$1,329.00</b>	<b>\$1,848.00</b>	<b>\$2,111.00</b>
Monthly Board Share	\$705.50	\$930.30	\$1,293.60	\$1,477.70
Monthly Employee Share	\$124.50	\$398.70	\$554.40	\$633.30
<b>20 Payperiods*</b>	<b>\$74.70</b>	<b>\$239.22</b>	<b>\$332.64</b>	<b>\$379.98</b>
<i>Annualized Premiums</i>	<i>\$1,494.00</i>	<i>\$4,784.40</i>	<i>\$6,652.80</i>	<i>\$7,599.60</i>

#### STANDARD PPO

	Emp Only	Emp:Child(ren)	Emp:Spouse	Emp:Sp:Child(re
Total Annual Premium	\$9,312.00	\$14,892.00	\$20,724.00	\$23,664.00
<b>Total Monthly Premium</b>	<b>\$776.00</b>	<b>\$1,241.00</b>	<b>\$1,727.00</b>	<b>\$1,972.00</b>
Monthly Board Share	\$659.60	\$868.70	\$1,208.90	\$1,380.40
Monthly Employee Share	\$116.40	\$372.30	\$518.10	\$591.60
<b>20 Payperiods*</b>	<b>\$69.84</b>	<b>\$223.38</b>	<b>\$310.86</b>	<b>\$354.96</b>
<i>Annualized Premiums</i>	<i>\$1,396.80</i>	<i>\$4,467.60</i>	<i>\$6,217.20</i>	<i>\$7,099.20</i>

#### LIMITED PPO

	Emp Only	Emp:Child(ren)	Emp:Spouse	Emp:Sp:Child(re
Total Annual Premium	\$8,844.00	\$14,112.00	\$19,680.00	\$22,440.00
<b>Total Monthly Premium</b>	<b>\$737.00</b>	<b>\$1,176.00</b>	<b>\$1,640.00</b>	<b>\$1,870.00</b>
Monthly Board Share	\$626.45	\$823.20	\$1,148.00	\$1,309.00
Monthly Employee Share	\$110.55	\$352.80	\$492.00	\$561.00
<b>20 Payperiods*</b>	<b>\$66.33</b>	<b>\$211.68</b>	<b>\$295.20</b>	<b>\$336.60</b>
<i>Annualized Premiums</i>	<i>\$1,326.60</i>	<i>\$4,233.60</i>	<i>\$5,904.00</i>	<i>\$6,732.00</i>

#### LOCAL CDHP/HSA

	Emp Only	Emp:Child(ren)	Emp:Spouse	Emp:Sp:Child(re
Total Annual Premium	\$7,836.00	\$12,456.00	\$17,400.00	\$19,824.00
<b>Total Monthly Premium</b>	<b>\$653.00</b>	<b>\$1,038.00</b>	<b>\$1,450.00</b>	<b>\$1,652.00</b>
Monthly Board Share	\$555.05	\$726.60	\$1,015.00	\$1,156.40
Monthly Employee Share	\$97.95	\$311.40	\$435.00	\$495.60
<b>20 Payperiods*</b>	<b>\$58.77</b>	<b>\$186.84</b>	<b>\$261.00</b>	<b>\$297.36</b>
<i>Annualized Premiums</i>	<i>\$1,175.40</i>	<i>\$3,736.80</i>	<i>\$5,220.00</i>	<i>\$5,947.20</i>

\* NOTES Deductions taken per paycheck.

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