

**SAN RAMON VALLEY UNIFIED SCHOOL DISTRICT**  
**2009 MONTHLY BENEFIT COST BY PACKAGE - COST SHARING MODEL BASED ON 1.0 FTE**  
**Effective: January 1, 2009 through December 31, 2009**

	Single			Two Party			Family		
	Employee Cost	Employer Cost	Total Premium	Employee Cost	Employer Cost	Total Premium	Employee Cost	Employer Cost	Total Premium
<b>Package 1 - Blue Shield HMO</b> (Blue Shield,Dental,Vision,& Life)	\$66.00	\$479.40	\$545.40	\$132.00	\$940.73	\$1,072.73	\$187.00	\$1,328.02	\$1,515.02
<b>Package 2 - Kaiser HMO</b> (Kaiser,Dental,Vision& Life)	0	\$486.09	\$486.09	0	\$954.17	\$954.17	0	\$1,347.23	\$1,347.23
<b>Package 3 - Blue Shield PPO</b> (Blue Shield,Dental,Vision & Life)	\$319.00	\$540.09	\$859.09	\$638.00	\$1,062.19	\$1,700.19	\$903.00	\$1,499.84	\$2,402.84
<b>Package 4 - Cash Back in Lieu of Benefits</b>	0	\$350.00		0	\$350.00		0	\$350.00	
<b>Dental*</b>	\$55.99		\$55.99	\$111.99		\$111.99	\$162.38		\$162.38
<b>Vision</b>	\$9.04		\$9.04	\$18.06		\$18.06	\$26.19		\$26.19
<b>Life</b>		\$18.00	\$18.00		\$18.00	\$18.00		\$18.00	\$18.00
<b>EAP</b>		\$1.48	\$1.48		\$1.48	\$1.48		\$1.48	\$1.48

- Employees enrolling in Package 1, 2 or 3, MUST enroll in dental, vision, life and Employee Assistance Plan (EAP)
- Employees enrolling in Package 4 MAY enroll in dental and/or vision, but must pay the **full** cost of the monthly premium for dental and vision.
- Life insurance is provided for 1.0 FTE employees. Part-time employees enrolling in life insurance pay the pro-rated share of the monthly premium.
- The Employee Assistance Plan (EAP) is fully paid for by the District for ALL benefits eligible employees and their eligible dependents.
- Monthly benefits for part-time employees are pro-rated. **Part time employees pay the employee cost plus the prorated share of the employer cost.**  
**(For example, a .60 FTE employee, with PPO Family: 40% of \$1499.84 = \$599.93 + \$903 = \$1502.93 per month is the employee share of premium.)**
- For employees who pay a portion of the benefit premium, the employee share is taken with pre-tax dollars.