

2025 Benefit Rates

2025 Benefit Rates

Your Cost or Contribution in 2025 (per pay period x 20 pay periods)

We continue to provide benefit plans which promote healthy living. Please review the plans and select the plan that works best for you and your family. Rates/contributions are paid over 10 months for 12 months of coverage.

Medical

MEDICAL PER PAY PERIOD RATES: BASE, WELLNESS NON-COMPLIANT

	Employee Only	Employee + 1 Child	Employee + Spouse	Employee + Family	Two Employees + Married	Two Employees + Family
HDHP, HSA	(50.00)	(54.00)	(51.00)	(57.00)	(108.00)	(108.00)
HRA	56.00	80.00	129.00	157.00	120.00	144.00
Traditional	267.00	497.00	852.00	1,105.00	407.00	504.00

Amount (in parentheses) is RCPS' contribution on your behalf into the HSA account.

MEDICAL PER PAY PERIOD RATES: WELLNESS COMPLIANT

	Employee + 1 Employee + Two Two						
	Employee Only	Employee + 1 Child	Employee + Spouse	Employee + Family	Employees + Married	Employees + Family	
HDHP, HSA	(75.00)	(79.00)	(76.00)	(82.00)	(158.00)	(158.00)	
HRA	31.00	55.00	104.00	132.00	70.00	94.00	
Traditional	242.00	472.00	827.00	1,080.00	357.00	454.00	

Amount (in parentheses) is RCPS' contribution on your behalf into the HSA account.

Monthly Medical Rate Comparison

	2024 Monthly Rates			2025 Monthly Rates			
		Insurance Rate (10 months payment for 12					
	Employee Share	RCPS Share	Plan Cost	Employee Share	RCPS Share	Plan Cost	
HSA							
Employee Only	(\$114.00)	\$816.00	\$702.00	(\$100.00)	\$888.00	\$788.00	
Employee + 1 Child	(\$122.00)	\$1,126.00	\$1,004.00	(\$108.00)	\$1,236.00	\$1,128.00	
Employee + Spouse	(\$116.00)	\$1,514.00	\$1,398.00	(\$102.00)	\$1,672.00	\$1,570.00	
Employee + Family	(\$130.00)	\$1,860.00	\$1,730.00	(\$114.00)	\$2,056.00	\$1,942.00	
2 Employees + Married	(\$246.00)	\$1,644.00	\$1,398.00	(\$216.00)	\$1,786.00	\$1,570.00	
2 Employees + Family	(\$246.00)	\$1,976.00	\$1,730.00	(\$216.00)	\$2,158.00	\$1,942.00	
HRA							
Employee Only	\$98.00	\$986.00	\$1,084.00	\$112.00	\$1,108.00	\$1,220.00	
Employee + 1 Child	\$142.00	\$1,416.00	\$1,558.00	\$160.00	\$1,592.00	\$1,752.00	
Employee + Spouse	\$228.00	\$1,934.00	\$2,162.00	\$258.00	\$2,174.00	\$2,432.00	
Employee + Family	\$278.00	\$2,394.00	\$2,672.00	\$314.00	\$2,690.00	\$3,004.00	
2 Employees + Married	\$212.00	\$1,950.00	\$2,162.00	\$240.00	\$2,192.00	\$2,432.00	
2 Employees + Family	\$256.00	\$2,416.00	\$2,672.00	\$288.00	\$2,716.00	\$3,004.00	
Traditional							
Employee Only	\$474.00	\$1,328.00	\$1,802.00	\$534.00	\$1,492.00	\$2,026.00	
Employee + 1 Child	\$884.00	\$1,708.00	\$2,592.00	\$994.00	\$1,920.00	\$2,914.00	
Employee + Spouse	\$1,516.00	\$2,084.00	\$3,600.00	\$1,704.00	\$2,344.00	\$4,048.00	
Employee + Family	\$1,966.00	\$2,484.00	\$4,450.00	\$2,210.00	\$2,792.00	\$5,002.00	
2 Employees + Married	\$724.00	\$2,876.00	\$3,600.00	\$814.00	\$3,234.00	\$4,048.00	
2 Employees + Family	\$896.00	\$3,554.00	\$4,450.00	\$1,008.00	\$3,994.00	\$5,002.00	
,,		Ψ0,001.00		φ1,000.00			
	ance Rate with Welln		. ,	. ,		+0,00=100	
Insura			. ,	. ,		, , , , , , , , , , , , , , , , , , ,	
Insura			. ,	. ,		\$788.00	
Insura	ance Rate with Wellne	ess Discount (1	0 months pa	yment for 12 months	coverage)		
Insura HSA Employee Only	ance Rate with Wellne (\$164.00)	ess Discount (1 \$866.00	9702.00	yment for 12 months (\$150.00)	coverage) \$938.00	\$788.00	
Insura HSA Employee Only Employee + 1 Child	(\$164.00) (\$172.00)	\$866.00 \$1,176.00	\$702.00 \$1,004.00	(\$150.00) (\$158.00)	\$938.00 \$1,286.00	\$788.00 \$1,128.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse	(\$164.00) (\$172.00) (\$166.00)	\$866.00 \$1,176.00 \$1,564.00	0 months pa \$702.00 \$1,004.00 \$1,398.00	(\$150.00) (\$158.00) (\$152.00)	\$938.00 \$1,286.00 \$1,722.00	\$788.00 \$1,128.00 \$1,570.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family	(\$164.00) (\$166.00) (\$180.00)	\$866.00 \$1,176.00 \$1,564.00 \$1,910.00	9 months pa \$702.00 \$1,004.00 \$1,398.00 \$1,730.00	(\$150.00) (\$158.00) (\$152.00) (\$164.00)	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married	(\$164.00) (\$172.00) (\$166.00) (\$180.00) (\$346.00)	\$866.00 \$1,176.00 \$1,564.00 \$1,910.00 \$1,744.00	0 months pa \$702.00 \$1,004.00 \$1,398.00 \$1,398.00	(\$150.00) (\$158.00) (\$152.00) (\$164.00) (\$316.00)	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married 2 Employees + Family	(\$164.00) (\$172.00) (\$166.00) (\$180.00) (\$346.00)	\$866.00 \$1,176.00 \$1,564.00 \$1,910.00 \$1,744.00 \$2,076.00	\$702.00 \$1,004.00 \$1,398.00 \$1,730.00 \$1,730.00	(\$150.00) (\$158.00) (\$152.00) (\$152.00) (\$164.00) (\$316.00)	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00 \$2,258.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00 \$1,942.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married 2 Employees + Family HRA	(\$164.00) (\$166.00) (\$180.00) (\$346.00) (\$346.00)	\$866.00 \$1,176.00 \$1,564.00 \$1,910.00 \$1,744.00 \$2,076.00	\$702.00 \$1,004.00 \$1,398.00 \$1,730.00 \$1,730.00 \$1,730.00	(\$150.00) (\$158.00) (\$152.00) (\$164.00) (\$316.00) (\$62.00	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00 \$2,258.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00 \$1,942.00 \$1,220.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married 2 Employees +Family HRA Employee Only	(\$164.00) (\$166.00) (\$180.00) (\$346.00) (\$346.00) (\$48.00) \$92.00	\$866.00 \$1,176.00 \$1,564.00 \$1,910.00 \$1,744.00 \$2,076.00 \$1,036.00 \$1,466.00	\$702.00 \$1,004.00 \$1,398.00 \$1,730.00 \$1,398.00 \$1,730.00 \$1,558.00	(\$150.00) (\$158.00) (\$152.00) (\$164.00) (\$316.00) (\$316.00) \$62.00	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00 \$2,258.00 \$1,158.00 \$1,642.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00 \$1,942.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married 2 Employees +Family HRA Employee Only Employee + 1 Child	(\$164.00) (\$172.00) (\$166.00) (\$180.00) (\$346.00) (\$346.00) \$48.00 \$92.00	\$866.00 \$1,176.00 \$1,564.00 \$1,910.00 \$1,744.00 \$2,076.00 \$1,036.00 \$1,466.00 \$1,984.00	\$702.00 \$1,004.00 \$1,398.00 \$1,730.00 \$1,398.00 \$1,730.00 \$1,558.00 \$2,162.00	(\$150.00) (\$158.00) (\$152.00) (\$164.00) (\$316.00) (\$316.00) \$62.00 \$110.00 \$208.00	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00 \$2,258.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00 \$1,942.00 \$1,752.00 \$2,432.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married 2 Employees + Family HRA Employee Only Employee + 1 Child Employee + Spouse	(\$164.00) (\$172.00) (\$166.00) (\$180.00) (\$346.00) (\$346.00) \$48.00 \$92.00 \$178.00 \$228.00	\$866.00 \$1,176.00 \$1,564.00 \$1,910.00 \$1,744.00 \$2,076.00 \$1,466.00 \$1,984.00 \$2,444.00	\$702.00 \$1,004.00 \$1,398.00 \$1,730.00 \$1,730.00 \$1,730.00 \$1,730.00 \$1,558.00 \$2,162.00 \$2,672.00	(\$150.00) (\$158.00) (\$158.00) (\$152.00) (\$164.00) (\$316.00) (\$316.00) \$62.00 \$110.00 \$208.00 \$264.00	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00 \$2,258.00 \$1,158.00 \$1,642.00 \$2,224.00 \$2,740.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00 \$1,942.00 \$1,220.00 \$1,752.00 \$2,432.00 \$3,004.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married 2 Employees +Family HRA Employee Only Employee + 1 Child Employee + Spouse Employee + Family	(\$164.00) (\$172.00) (\$166.00) (\$180.00) (\$346.00) (\$346.00) \$48.00 \$92.00 \$178.00 \$228.00 \$112.00	\$866.00 \$1,176.00 \$1,564.00 \$1,910.00 \$1,744.00 \$2,076.00 \$1,036.00 \$1,466.00 \$1,984.00 \$2,444.00 \$2,050.00	\$702.00 \$1,004.00 \$1,398.00 \$1,730.00 \$1,730.00 \$1,730.00 \$1,558.00 \$2,162.00 \$2,672.00 \$2,162.00	(\$150.00) (\$158.00) (\$158.00) (\$152.00) (\$164.00) (\$316.00) (\$316.00) \$62.00 \$110.00 \$208.00 \$264.00 \$140.00	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00 \$2,258.00 \$1,158.00 \$1,642.00 \$2,224.00 \$2,740.00 \$2,292.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00 \$1,942.00 \$1,752.00 \$1,752.00 \$2,432.00 \$3,004.00 \$2,432.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married 2 Employees + Family HRA Employee Only Employee + 1 Child Employee + Spouse Employee + Spouse Employee + Family 2 Employees + Married	(\$164.00) (\$172.00) (\$166.00) (\$180.00) (\$346.00) (\$346.00) \$48.00 \$92.00 \$178.00 \$228.00	\$866.00 \$1,176.00 \$1,564.00 \$1,910.00 \$1,744.00 \$2,076.00 \$1,466.00 \$1,984.00 \$2,444.00	\$702.00 \$1,004.00 \$1,398.00 \$1,730.00 \$1,730.00 \$1,730.00 \$1,730.00 \$1,558.00 \$2,162.00 \$2,672.00	(\$150.00) (\$158.00) (\$158.00) (\$152.00) (\$164.00) (\$316.00) (\$316.00) \$62.00 \$110.00 \$208.00 \$264.00	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00 \$2,258.00 \$1,158.00 \$1,642.00 \$2,224.00 \$2,740.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00 \$1,942.00 \$1,220.00 \$1,752.00 \$2,432.00 \$3,004.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married 2 Employees + Family HRA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Family 2 Employees + Family	(\$164.00) (\$164.00) (\$172.00) (\$166.00) (\$180.00) (\$346.00) (\$346.00) \$48.00 \$92.00 \$178.00 \$228.00 \$112.00 \$156.00	\$866.00 \$1,176.00 \$1,564.00 \$1,910.00 \$1,744.00 \$2,076.00 \$1,036.00 \$1,466.00 \$1,984.00 \$2,444.00 \$2,516.00	\$702.00 \$1,004.00 \$1,398.00 \$1,730.00 \$1,730.00 \$1,730.00 \$1,558.00 \$2,162.00 \$2,672.00 \$2,672.00	(\$150.00) (\$158.00) (\$158.00) (\$152.00) (\$164.00) (\$316.00) (\$316.00) \$62.00 \$110.00 \$208.00 \$264.00 \$140.00 \$188.00	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00 \$2,258.00 \$1,158.00 \$1,642.00 \$2,224.00 \$2,740.00 \$2,292.00 \$2,816.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00 \$1,942.00 \$1,752.00 \$2,432.00 \$3,004.00 \$3,004.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married 2 Employees + Family HRA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Family 2 Employees + Family Traditional	(\$164.00) (\$172.00) (\$166.00) (\$180.00) (\$346.00) (\$346.00) \$48.00 \$92.00 \$178.00 \$228.00 \$112.00 \$156.00	\$866.00 \$1,176.00 \$1,564.00 \$1,910.00 \$1,744.00 \$2,076.00 \$1,036.00 \$1,466.00 \$1,984.00 \$2,444.00 \$2,5516.00 \$1,378.00	\$702.00 \$1,004.00 \$1,398.00 \$1,730.00 \$1,398.00 \$1,730.00 \$1,558.00 \$2,162.00 \$2,672.00 \$2,672.00 \$1,802.00	(\$150.00) (\$158.00) (\$158.00) (\$152.00) (\$164.00) (\$316.00) (\$316.00) \$62.00 \$110.00 \$208.00 \$264.00 \$140.00 \$188.00	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00 \$2,258.00 \$1,158.00 \$1,642.00 \$2,224.00 \$2,224.00 \$2,24.00 \$2,292.00 \$2,816.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00 \$1,942.00 \$1,752.00 \$2,432.00 \$3,004.00 \$2,432.00 \$3,004.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married 2 Employees + Family HRA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Family 2 Employees + Family Traditional Employee Only Employee + 1 Child	(\$164.00) (\$172.00) (\$166.00) (\$180.00) (\$346.00) (\$346.00) (\$346.00) \$48.00 \$92.00 \$178.00 \$228.00 \$112.00 \$156.00	\$866.00 \$1,176.00 \$1,564.00 \$1,564.00 \$1,910.00 \$1,744.00 \$2,076.00 \$1,466.00 \$1,984.00 \$2,444.00 \$2,050.00 \$1,378.00 \$1,378.00	\$702.00 \$1,004.00 \$1,398.00 \$1,730.00 \$1,398.00 \$1,730.00 \$1,558.00 \$2,162.00 \$2,672.00 \$2,672.00 \$2,672.00 \$2,592.00	(\$150.00) (\$158.00) (\$158.00) (\$152.00) (\$164.00) (\$316.00) \$62.00 \$110.00 \$208.00 \$264.00 \$140.00 \$188.00 \$484.00 \$9444.00	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00 \$2,258.00 \$1,158.00 \$1,642.00 \$2,224.00 \$2,740.00 \$2,292.00 \$2,816.00 \$1,542.00 \$1,970.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00 \$1,942.00 \$1,752.00 \$2,432.00 \$3,004.00 \$2,432.00 \$3,004.00 \$2,432.00 \$3,004.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married 2 Employees + Family HRA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Family 2 Employees + Family Traditional Employee Only Employee + 1 Child Employee + Spouse	(\$164.00) (\$166.00) (\$180.00) (\$346.00) (\$346.00) (\$346.00) (\$346.00) (\$178.00 (\$178.00) (\$178.00 (\$228.00) (\$112.00) (\$142.00) (\$146.00)	\$866.00 \$1,176.00 \$1,564.00 \$1,564.00 \$1,910.00 \$1,744.00 \$2,076.00 \$1,466.00 \$1,466.00 \$1,984.00 \$2,444.00 \$2,050.00 \$1,378.00 \$1,758.00 \$2,134.00	\$702.00 \$1,004.00 \$1,398.00 \$1,730.00 \$1,398.00 \$1,730.00 \$1,398.00 \$1,730.00 \$1,558.00 \$2,162.00 \$2,672.00 \$2,672.00 \$2,672.00 \$2,672.00 \$2,672.00 \$3,600.00	(\$150.00) (\$158.00) (\$158.00) (\$152.00) (\$164.00) (\$316.00) (\$316.00) \$62.00 \$110.00 \$208.00 \$140.00 \$148.00 \$149.00 \$148.00 \$1484.00 \$1,654.00	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00 \$2,258.00 \$1,158.00 \$1,642.00 \$2,224.00 \$2,740.00 \$2,292.00 \$2,816.00 \$1,542.00 \$1,970.00 \$2,394.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00 \$1,942.00 \$1,752.00 \$2,432.00 \$3,004.00 \$2,432.00 \$3,004.00 \$2,432.00 \$3,004.00	
Insura HSA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Married 2 Employees + Family HRA Employee Only Employee + 1 Child Employee + Spouse Employee + Family 2 Employees + Family 2 Employees + Family Traditional Employee Only Employee + 1 Child	(\$164.00) (\$172.00) (\$166.00) (\$180.00) (\$346.00) (\$346.00) (\$346.00) \$48.00 \$92.00 \$178.00 \$228.00 \$112.00 \$156.00	\$866.00 \$1,176.00 \$1,564.00 \$1,564.00 \$1,910.00 \$1,744.00 \$2,076.00 \$1,466.00 \$1,984.00 \$2,444.00 \$2,050.00 \$1,378.00 \$1,378.00	\$702.00 \$1,004.00 \$1,398.00 \$1,730.00 \$1,398.00 \$1,730.00 \$1,558.00 \$2,162.00 \$2,672.00 \$2,672.00 \$2,672.00 \$2,592.00	(\$150.00) (\$158.00) (\$158.00) (\$152.00) (\$164.00) (\$316.00) \$62.00 \$110.00 \$208.00 \$264.00 \$140.00 \$188.00 \$484.00 \$9444.00	\$938.00 \$1,286.00 \$1,722.00 \$2,106.00 \$1,886.00 \$2,258.00 \$1,158.00 \$1,642.00 \$2,224.00 \$2,740.00 \$2,292.00 \$2,816.00 \$1,542.00 \$1,970.00	\$788.00 \$1,128.00 \$1,570.00 \$1,942.00 \$1,570.00 \$1,942.00 \$1,752.00 \$2,432.00 \$3,004.00 \$2,432.00 \$3,004.00 \$2,432.00 \$3,004.00	

Vision

VISION <u>PER PAY PERIOD</u> RATES								
	Employee Only Employee + 1 Child Employee + Spouse							
Basic Vision	0.00	0.00	0.00	0.00				
Enhanced Vision [Buy-up]	3.61	7.24	6.87	10.95				

Dental

	DENTAL PER PAY PERIOD RATES								
	Employee Only Employee + 1 Child Employee + Spouse Employee + Family Two Employee + Family								
Low Plan	0.00	9.24	9.24	25.63	4.10				
High Plan	10.28	25.90	25.90	50.94	31.35				
	M	onthly Dental Ra	te Comparison						

Monthly	Dental	Rate	Compar	ison
---------	--------	------	--------	------

	202	24 Monthly Rate	S	2025 Monthly Rates					
Base Plan Insurance Rates (10 months payment for 12 months coverage)									
	Employee Share	RCPS Share	Total Cost	Employee Share	RCPS Share	Total Cost			
25 Deductible									
1,500 Annual Max									
Employee Only	0.00	38.29	38.29	0.00	38.29	38.29			
Employee + 1 Child	18.48	43.12	61.60	18.48	43.12	61.60			
Employee + Spouse	18.48	43.12	61.60	18.48	43.12	61.60			
Employee + Family	51.26	51.27	102.53	51.26	51.27	102.53			
2 Employees +Family	8.20	94.33	102.53	8.20	94.33	102.53			
	High Plan Insu	rance Rates (10 m	onths payment for	12 months coverage	e)				

	High Plan Insurance Rates (10 months payment for 12 months coverage)						
	Employee Share	RCPS Share	Total Cost	Employee Share	RCPS Share	Total Cost	
0 Deductible 2,000 Annual Max 1,500 Ortho Lifetime Max							
Employee Only	20.56	38.17	58.73	20.56	38.17	58.73	
Employee + 1 Child	51.80	42.40	94.20	51.80	42.40	94.20	
Employee + Spouse	51.80	42.40	94.20	51.80	42.40	94.20	
Employee + Family	101.88	54.86	156.74	101.88	54.86	156.74	
2 Employees +Family	62.70	94.04	156.74	62.70	94.04	156.74	