

2025 Insurance Rates

City of Spokane

Library Managerial

		Health Level	Monthly City Contribution	Monthly Employee Contribution	Monthly Total Premium	Bi-monthly City Premium	Bi-monthly Employee Premium
Premera Plan 5 \$200/\$600 deductible \$1000 indiv/\$3000 fam out of pocket maximum	Employee Only	C15-1	\$811.02	\$42.70	\$853.72	\$405.51	\$21.35
	Employee & Spouse	C15-2	\$1,349.26	\$273.34	\$1,622.60	\$674.63	\$136.67
	Employee, Spouse & Child(ren)	C15-3	\$1,747.90	\$444.20	\$2,192.10	\$873.95	\$222.10
	Employee & Child(ren)	C15-5	\$1,209.70	\$213.54	\$1,423.24	\$604.85	\$106.77
Premera Plan 6 \$750/\$2250 deductible \$1500 indiv/\$4500 fam out of pocket maximum	Employee Only	C16-1	\$764.90	\$12.44	\$777.34	\$382.45	\$6.22
	Employee & Spouse	C16-2	\$1,290.04	\$187.50	\$1,477.54	\$645.02	\$93.75
	Employee, Spouse & Child(ren)	C16-3	\$1,679.04	\$317.14	\$1,996.18	\$839.52	\$158.57
	Employee & Child(ren)	C16-5	\$1,153.90	\$142.10	\$1,296.00	\$576.95	\$71.05
Kaiser Perm 3 \$200/\$400 deductible \$2000 indiv/\$4000 fam out of pocket maximum	Employee Only	G08-1	\$641.02	\$33.74	\$674.76	\$320.51	\$16.87
	Employee & Spouse	G08-2	\$1,063.22	\$214.68	\$1,277.90	\$531.61	\$107.34
	Employee, Spouse & Child(ren)	G08-3	\$1,345.46	\$335.64	\$1,681.10	\$672.73	\$167.82
	Employee & 1 Child	G08-4	\$954.80	\$168.20	\$1,123.00	\$477.40	\$84.10
	Employee & Children	G08-5	\$1,001.74	\$188.34	\$1,190.08	\$500.87	\$94.17
Kaiser Perm 4 \$500/\$1500 deductible \$1500 indiv/\$4500 fam out of pocket maximum	Employee Only	G09-1	\$597.16	\$0.00	\$597.16	\$298.58	\$0.00
	Employee & Spouse	G09-2	\$996.34	\$133.06	\$1,129.40	\$498.17	\$66.53
	Employee, Spouse & Child(ren)	G09-3	\$1,263.86	\$222.24	\$1,486.10	\$631.93	\$111.12
	Employee & 1 Child	G09-4	\$894.02	\$98.96	\$992.98	\$447.01	\$49.48
	Employee & Children	G09-5	\$938.42	\$113.76	\$1,052.18	\$469.21	\$56.88
Employee Life Insurance: 1.5X base annual to \$100,000 max			0.244/\$K	\$0.00	\$0.00	0.122/\$K	
Dependent Life Insurance: \$6,000/\$2,000			\$1.16	\$0.00	\$1.16	\$0.58	
Long Term Disability, average cost			\$13.73	\$0.00	\$13.73	\$6.87	
Dental Insurance			\$98.00	\$5.00	\$103.00	\$49.00	\$2.50

Employees' medical and dental contribution is pre-taxed dollars as allowed by Section 125.

Revised 10/10/2024