

2025 Insurance Rates

City of Spokane

Library 270

		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	\$808.78	\$44.94	\$853.72	\$404.39	\$22.47		
	Employee & Spouse	C15-2	\$1,380.80	\$241.80	\$1,622.60	\$690.40	\$120.90		
	Employee, Spouse & Child(ren)	C15-3	\$1,804.48	\$387.62	\$2,192.10	\$902.24	\$193.81		
	Employee & Child(ren)	C15-5	\$1,232.48	\$190.76	\$1,423.24	\$616.24	\$95.38		
Premera Plan 6 \$750/\$2250 deductible \$1500 indiv/\$4500 fam out of pocket maximum	Employee Only	C16-1	\$758.00	\$19.34	\$777.34	\$379.00	\$9.67		
	Employee & Spouse	C16-2	\$1,311.28	\$166.26	\$1,477.54	\$655.64	\$83.13		
	Employee, Spouse & Child(ren)	C16-3	\$1,721.10	\$275.08	\$1,996.18	\$860.55	\$137.54		
	Employee & Child(ren)	C16-5	\$1,167.84	\$128.16	\$1,296.00	\$583.92	\$64.08		
Kaiser Perm 3 \$200/\$400 deductible \$2000 indiv/\$4000 fam out of pocket maximum	Employee Only	G08-1	\$639.24	\$35.52	\$674.76	\$319.62	\$17.76		
	Employee & Spouse	G08-2	\$1,087.94	\$189.96	\$1,277.90	\$543.97	\$94.98		
	Employee, Spouse & Child(ren)	G08-3	\$1,387.92	\$293.18	\$1,681.10	\$693.96	\$146.59		
	Employee & 1 Child	G08-4	\$972.70	\$150.30	\$1,123.00	\$486.35	\$75.15		
	Employee & Children	G08-5	\$1,022.60	\$167.48	\$1,190.08	\$511.30	\$83.74		
\$0.00									
Kaiser Perm 4 \$500/\$1500 deductible \$1500 indiv/\$4500 fam out of pocket maximum	Employee Only	G09-1	\$582.30	\$14.86	\$597.16	\$291.15	\$7.43		
	Employee & Spouse	G09-2	\$1,002.86	\$126.54	\$1,129.40	\$501.43	\$63.27		
	Employee, Spouse & Child(ren)	G09-3	\$1,284.72	\$201.38	\$1,486.10	\$642.36	\$100.69		
	Employee & 1 Child	G09-4	\$895.08	\$97.90	\$992.98	\$447.54	\$48.95		
	Employee & Children	G09-5	\$941.84	\$110.34	\$1,052.18	\$470.92	\$55.17		
Employee Life Insurance: \$20,000						\$4.88	\$0.00	\$4.88	\$2.44
Dependent Life Insurance: \$5,000/\$2,000						\$1.04	\$0.00	\$1.04	\$0.52
Dental Insurance						\$99.00	\$0.00	\$99.00	\$49.50

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

Revised 10/10/2024