

2024 Monthly Health & Dental Premiums for FCPS Employees on Leave of Absence

		Biweekly and Monthly Paid Employee								
		Active Employee Premium <i>(Employee on FMLA or Military LOA)</i>			ACA Premium			Full Premium <i>(Non-FMLA / Non-ACA)</i>		
		Individual	Employee+1	Family	Individual	Employee+1	Family	Individual	Employee+1	Family
Monthly Premium	Medical Plans									
	Cigna Open Access Plus (OAP)	\$132.78	\$442.50	\$553.12	\$132.78	\$1,135.61	\$1,638.75	\$1,008.23	\$2,011.06	\$2,514.20
	Kaiser Permanente HMO	\$132.94	\$443.31	\$553.90	\$132.94	\$1,087.93	\$1,565.44	\$955.00	\$1,909.99	\$2,387.50
	Dental Plans									
	Aetna DPPO	\$19.73	\$33.53	\$47.55	\$19.73	\$65.76	\$112.47	\$65.75	\$111.78	\$158.49
	Aetna DNO	\$7.37	\$12.54	\$17.74	\$7.37	\$24.60	\$41.94	\$24.57	\$41.80	\$59.14
		Biweekly Paid Employee <i>(premium for May 2024)</i>								
		Active Employee Premium <i>(Employee on FMLA or Military LOA)</i>			ACA Premium			Full Premium <i>(Non-FMLA / Non-ACA)</i>		
		Individual	Employee+1	Family	Individual	Employee+1	Family	Individual	Employee+1	Family
Monthly Premium for May 2024 for Biweekly Paid Employees	Medical Plans									
	Cigna Open Access Plus (OAP)	\$199.17	\$663.75	\$829.68	\$199.17	\$1,703.42	\$2,458.13	\$1,512.35	\$3,016.59	\$3,771.30
	Kaiser Permanente HMO	\$199.41	\$664.97	\$830.85	\$199.41	\$1,631.90	\$2,348.16	\$1,432.50	\$2,864.99	\$3,581.25
	Dental Plans									
	Aetna DPPO	\$29.60	\$50.30	\$71.33	\$29.60	\$98.64	\$168.71	\$98.63	\$167.67	\$237.74
	Aetna DNO	\$11.06	\$18.81	\$26.61	\$11.06	\$36.90	\$62.91	\$36.86	\$62.70	\$88.71
		Biweekly Paid Employee <i>(premium for November 2024)</i>								
		Active Employee Premium <i>(Employee on FMLA or Military LOA)</i>			ACA Premium			Full Premium <i>(Non-FMLA / Non-ACA)</i>		
		Individual	Employee+1	Family	Individual	Employee+1	Family	Individual	Employee+1	Family
Monthly Premium for November 2024 for Biweekly Paid Employees	Medical Plans									
	Cigna Open Access Plus (OAP)	\$199.17	\$663.75	\$829.68	\$199.17	\$1,703.42	\$2,458.13	\$1,512.35	\$3,016.59	\$3,771.30
	Kaiser Permanente HMO	\$199.41	\$664.97	\$830.85	\$199.41	\$1,631.90	\$2,348.16	\$1,432.50	\$2,864.99	\$3,581.25
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	Aetna DNO	\$11.06	\$18.81	\$26.61	\$11.06	\$36.90	\$62.91	\$36.86	\$62.70	\$88.71

Monthly paid employees pay premiums over 10 months: January – June, and then September – December, regardless of contract length.

Biweekly paid employees pay premiums over 9 months in 2024: January – June, and then October – December.

Monthly paid employees on LOA are invoiced over 10-months, January through June and September through December, for 12 calendar months of coverage.

Biweekly paid employees on LOA are invoiced over 9-months in 2024, January through June and October through December, for 12 calendar months of coverage. The premiums due for May 2024 and November 2024 reflect the same payroll schedule as actively at work employees; three pay periods with benefit deductions in May and December 2024.

Two Employee Spouse Discount: Employees on LOA may be eligible for a spousal discount if married to another FCPS employee and both are paying the Active Employee or ACA premiums; file form HR-134 within 30-days to qualify. **Once Full Premium applies, eligibility for discount ends; an updated HR-134 must be filed within 30-days to terminate discount.**