

## **St. Charles Health Insurance 2024**

- Health Insurance Enrollment is optional
- You have 30 days after you are hired to enroll
- If you are not enrolling you must still complete the Employee Enrollment Form and fill in the Waiver of Coverage section
- Copies of all 3 Plan Summaries and Clinic Directory can be found on the school website [www.scschools.net](http://www.scschools.net) – District Office – Business Office – Employee Resources & Forms

### **2024 Calendar Year Monthly Health Insurance Premiums (before district contribution)**

#### **Advantage High Plan**

Single	\$1,002.58
Family	\$2,676.80

#### **Advantage Value Plan**

Single	\$900.66
Family	\$2,404.58

#### **Advantage HSA Plan**

Single	\$699.38
Family	\$1,867.06

### **District contribution to Insurance**

Please refer to your working agreement to find out the school contribution towards insurance. If you choose a Health Savings Account (HSA) plan and the district contribution is greater than the monthly premium, the district will contribute the difference between the amount of the premium and the district contribution into your HSA account.

### **2024 HSA Contribution Limits:**

- Single: \$4,150 total (includes school contribution)
- Family: \$8,300 total (includes school contribution)
- Age 55 and older can contribute an additional \$1000

**Life insurance** enrollment is mandatory. \$10,000 life insurance policy monthly premium is paid by the district.