

**JULY 1, 2023 – JUNE 30, 2024 (FY24)**  
**FREDERICK COUNTY PUBLIC SCHOOLS**  
**EMPLOYEE BENEFITS AND INSURANCE SUMMARY**

<b>INFORMATION ABOUT INSURANCE:</b>  <ul style="list-style-type: none"> <li>• <b>MEDICAL</b></li> <li>• <b>PRESCRIPTION</b></li> </ul>	<b>PAYROLL DEDUCTIONS – EACH PAY PERIOD<sup>1</sup></b>				
	<b>HEALTH INSURANCE<sup>2</sup></b> CareFirst BlueChoice Advantage CareFirst BlueVision Plus CVS CareMark Prescription				<b>EMPLOYER'S CONTRIBUTION</b> (How much FCPS pays on your behalf)
	10-Month Employees 19 Pays	10-Month Employees 20 Pays	11-Month Employees 22 Pays	12-Month Employees 24 Pays	<b>Employer Annual Contribution</b>
Employee Only	\$26.60	\$25.27	\$22.98	\$ 21.06	\$9,600.48
Employee + <b>One</b> Dependent <sup>3</sup>	\$202.33	\$192.22	\$ 174.74	\$ 160.18	\$18,186.72
Employee + Family <sup>4</sup>	\$268.61	\$255.18	\$ 231.98	\$ 212.65	\$18,140.16
Employees + Family <sup>4, 5</sup> (both parents employed by FCPS)	\$53.20	\$50.54	\$ 45.95	\$ 42.12	\$22,232.88

<b>• DENTAL</b>	<b>DENTAL INSURANCE<sup>2</sup></b> <i>Standard Delta Dental</i> <b>\$1,500 Maximum Benefit Per Covered Person</b>				<b>DENTAL INSURANCE<sup>2</sup></b> <i>Buy-Up Delta Dental</i> <b>\$2,500 Maximum Benefit Per Covered Person</b>			
	10-Month Employees 19 Pays	10-Month Employees 20 Pays	11-Month Employees 22 Pays	12-Month Employees 24 Pays	10-Month Employees 19 Pays	10-Month Employees 20 Pays	11-Month Employees 22 Pays	12-Month Employees 24 Pays
	Employee Only	Paid 100% by FCPS (\$345.84/year)	Paid 100% by FCPS (\$345.84/year)	Paid 100% by FCPS (\$345.84/year)	Paid 100% by FCPS (\$345.84/year)	\$6.83	\$6.49	\$5.90
Employee + <b>One</b> Dependent <sup>3</sup>	\$38.24	\$36.32	\$33.02	\$30.27	\$59.43	\$56.45	\$51.32	\$47.05
Employee + Family <sup>4</sup>	\$44.25	\$42.04	\$38.21	\$35.03	\$67.68	\$64.30	\$58.45	\$53.58
Employees + Family <sup>4, 5</sup> (both parents employed by FCPS)	\$26.06	\$24.75	\$22.50	\$20.63	\$49.49	\$47.02	\$42.74	\$39.18

<sup>1</sup> The premium rate chart contains Board recommended premium payroll deductions. The premium rates and benefits included in this material are contingent upon final contract negotiations with FCTA, FASSE, FCASA and final adoption of the Board of Education's Fiscal Year 2024 budget.

<sup>2</sup> Contributions for medical and dental insurance coverage are deducted from your gross earnings before taxes are calculated.

<sup>3</sup> In this context, "Employee + One Dependent" would refer to employee + spouse or employee + dependent.

<sup>4</sup> In this context, "Family" refers to Employee + two or more dependents.

<sup>5</sup> The employees must be legally married spouses to qualify for rate tier.

This publication is intended to provide an overview of FCPS benefits; complete details can be found in the insurance companies' documents and the plans' legal documents, which will always govern in case of a dispute. The Board of Education of Frederick County, FCTA, FASSE and FCASA jointly reserve the right at any time to modify or amend, in whole or in part, any or all plan provisions.