



Medical Insurance Rates

4-Tier vs. 2-Tier

Effective July 1, 2011, the Atlantic Community School District will be moving their insurance to Wellmark Blue Cross & Blue Shield of Iowa. Along with this change in carriers, we will be offering 4-tier rates to replace the prior rating system. This means instead of the historical employee versus family coverage (2-tier rates), we will be offering four premium options: employee, employee + spouse, employee + child(ren) and family (4-tier rates).

You will need to review how you currently insure your family members and see if there is a more cost effective way to provide coverage.

- 1) It will automatically benefit an employee who historically has only covered a spouse or children, but was billed for a full family policy.
- 2) If you have dual coverage, where your spouse has insurance for themselves through their employer and you have paid for a full family policy with Atlantic School's, you may now elect to cover only yourself and children. This will eliminate the dual insurance and reduce your premiums.
- 3) You may also wish to look at an individual plan for a dependent versus paying the additional premiums for family coverage.