

HEALTH INSURANCE COSTS

Medical premiums (rates) are deducted a month in advance before tax. Rates are shown per pay period and monthly on the tables below. If you earned a Wellness Credit, refer to the Wellness Reduction Rates table to see your reduced rate.

NORFOLK PUBLIC SCHOOLS REGULAR HEALTH INSURANCE RATES WITHOUT WELLNESS REWARDS CREDIT			
HSA1500	Regular Rate Per Pay Period	Regular Rate Per Month	NPS Monthly Share
Employee Only	\$ 9.50	\$ 19.00	\$ 875.13
Employee + Child(ren)	\$ 28.00	\$ 56.00	\$ 1,376.40
Employee + Spouse	\$ 119.25	\$ 238.50	\$ 1,817.99
Employee + Family	\$ 133.50	\$ 267.00	\$ 2,862.45
Married Employees*	\$ 64.75	\$ 129.50	\$ 2,999.95
POS1000	Regular Rate Per Pay Period	Regular Rate Per Month	NPS Monthly Share
Employee Only	\$ 14.75	\$ 29.50	\$ 882.47
Employee + Child(ren)	\$ 83.75	\$ 167.50	\$ 1,293.47
Employee + Spouse	\$ 176.00	\$ 352.00	\$ 1,745.53
Employee + Family	\$ 232.75	\$ 465.50	\$ 2,726.37
Married Employees*	\$ 134.50	\$ 269.00	\$ 2,922.87
POS750	Regular Rate Per Pay Period	Regular Rate Per Month	NPS Monthly Share
Employee Only	\$ 52.50	\$ 105.00	\$ 832.61
Employee + Child(ren)	\$ 190.75	\$ 381.50	\$ 1,120.55
Employee + Spouse	\$ 306.75	\$ 613.50	\$ 1,542.99
Employee + Family	\$ 446.25	\$ 892.50	\$ 2,389.13
Married Employees*	\$ 215.25	\$ 430.50	\$ 2,851.13
PPO750 OOA (for out of state employees)	Regular Rate Per Pay Period	Regular Rate Per Month	NPS Monthly Share
Employee Only	\$ 52.50	\$ 105.00	\$ 832.61
Employee + Child(ren)	\$ 190.75	\$ 381.50	\$ 1,120.55
Employee + Spouse	\$ 306.75	\$ 613.50	\$ 1,542.99
Employee + Family	\$ 446.25	\$ 892.50	\$ 2,389.13
Married Employees*	\$ 215.25	\$ 430.50	\$ 2,851.13

*Married employees: two employees married to each other with dependent(s) selecting combined coverage (not applicable for dental or vision plans). Also, eligible if one employee works for the City of Norfolk (the City) or Norfolk Redevelopment and Housing Authority (NRHA).

NORFOLK PUBLIC SCHOOLS WELLNESS REWARDS CREDIT RATES

The Live Well Program offers an annual incentive that provides a health insurance premium reduction credit of \$120. If you have chosen to participate in this program and completed the credit criteria in 2022, you will receive an annual health insurance premium reduction credit of \$120 in 2023, divided by 20 pay periods which is \$6 per pay period. Participation in this program is optional and employees who completed the healthy activities will receive the incentive as reflected in the tables below.

HSA1500	Rewards Credit Reduction Rate Per Pay Period	Rewards Credit Reduction Rate Per Month	NPS Monthly Share
Employee Only	\$ 3.50	\$7.00	\$887.13
Employee + Child(ren)	\$ 22.00	\$44.00	\$1,388.40
Employee + Spouse	\$ 113.25	\$226.50	\$1,829.99
Employee + Family	\$ 127.50	\$255.00	\$2,874.45
Married Employees*	\$ 58.75	\$117.50	\$3,011.95
POS1000	Rewards Credit Reduction Rate Per Pay Period	Rewards Credit Reduction Rate Per Month	NPS Monthly Share
Employee Only	\$ 8.75	\$17.50	\$894.47
Employee + Child(ren)	\$ 77.75	\$155.50	\$1,305.47
Employee + Spouse	\$ 170.00	\$340.00	\$1,757.53
Employee + Family	\$ 226.75	\$453.50	\$2,738.37
Married Employees*	\$ 128.50	\$257.00	\$2,934.87
POS750	Rewards Credit Reduction Rate Per Pay Period	Rewards Credit Reduction Rate Per Month	NPS Monthly Share
Employee Only	\$ 46.50	\$93.00	\$844.61
Employee + Child(ren)	\$ 184.75	\$369.50	\$1,132.55
Employee + Spouse	\$ 300.75	\$601.50	\$1,554.99
Employee + Family	\$ 440.25	\$880.50	\$2,401.13
Married Employees*	\$ 209.25	\$418.50	\$2,863.13
PPO750 OOA	Rewards Credit Reduction Rate Per Pay Period	Rewards Credit Reduction Rate Per Month	NPS Monthly Share
Employee Only	\$ 46.50	\$93.00	\$844.61
Employee + Child(ren)	\$ 184.75	\$369.50	\$1,132.55
Employee + Spouse	\$ 300.75	\$601.50	\$1,554.99
Employee + Family	\$ 440.25	\$880.50	\$2,401.13
Married Employees*	\$ 209.25	\$418.50	\$2,863.13

*Married employees: two employees married to each other with dependent(s) selecting combined coverage (not applicable for dental or vision plans). Also, eligible if one employee works for the City of Norfolk (the City) or Norfolk Redevelopment and Housing Authority (NRHA).