



2024-2025 Insurance Rate Information

Full-Time Board-Approved Kirkwood Staff/Faculty/Exempt Hotel Staff

Per Pay Period- Twice Monthly Payroll Deduction

	PPO Choice	PPO Core	HMO Core	HDHP w/ HSA *
Employee Only	\$75.50	\$55	\$0	\$0 \$41.50 twice monthly added to HSA
Employee + Spouse	\$436.50	\$394	\$281.50	\$238 \$41.50 twice monthly added to HSA
Employee + Children	\$385	\$345.50	\$241	\$204 \$41.50 twice monthly added to HSA
Family	\$783.50	\$720	\$551.50	\$467 \$41.50 twice monthly added to HSA

*The HDHP plan is the only plan that qualifies for an HSA account.

Dental

Employee Only	\$0
Employee + 1	\$20.50
Family	\$37

Vision

Employee Only	\$0
Family	\$6.50

Premiums are deducted twice per month beginning with the first pay period in June.
In months with 3 pay periods, deduction is taken from the first two checks of the month.