

## How to read the 2011-12 Health Insurance Survey:

**Co-Pay** is the amount, if any, that an employee must pay for each visit to a primary care physician.

**Annual Deductible Member** is the amount that an employee on an employee coverage only plan must pay before the insurance policy begins to pick up part of the cost.

**Annual Deductible Family** is the amount that an employee on an employee and family coverage plan must pay before the insurance policy begins to pick up part of the cost.

**Max Out-of-Pocket** is the amount an employee on an employee coverage only plan has to pay (in addition to the major medical deductible) before the insurance policy begins to pay all the costs.

**Max Out-of-Pocket Family** is the amount an employee on an employee and family coverage plan has to pay (in addition to the major medical deductible) before the insurance policy begins to pay all the costs.

**Amount ISD Pays per Month** shows the amount per month per employee that the district pays toward the cost of each employee's insurance premium.

**Employee Only** is the total monthly cost of the insurance premium for an employee only. The column titled "Amount ISD Pays per Month" indicates how much of that premium the district pays. The employee pays the difference.

**Employee/Spouse** is the total monthly cost of the insurance premium for an employee and spouse. Not all districts offer this option. The column titled "Amount ISD Pays per Month" indicates how much of that premium the district pays. The employee pays the difference.

**Employee/Children** is the total monthly cost of the insurance premium for an employee and children. Not all districts offer this option. The column titled "Amount ISD Pays per Month" indicates how much of that premium the district pays. The employee pays the difference.

**Employee/Family** is the total monthly cost of the insurance premium for an employee and family, including spouse. The column titled "Amount ISD Pays per Month" indicates how much of that premium the district pays. The employee pays the difference.

**Emp cost per month** reflects the employee's monthly cost for employee and family coverage (total premium minus district contribution).

**Emp cost per year** reflects the employee's annual cost for providing employee and family coverage (the above monthly amount multiplied by 12 months).

The last five columns contain demographic data, including estimated enrollment, number of classroom teachers, total number of professional personnel, number of educational support personnel (aides, secretaries, custodians, etc.) and total district personnel. All survey information was supplied by the ISDs.