



North Coast Schools
Medical Insurance Group

M E M O R A N D U M

DATE: March 8, 2024
TO: NCSMIG Member Districts
FROM: Taylin Titus, Executive Director ††
RE: 2024-2025 NCSMIG Program Rates

I am pleased to inform you of the recent decisions made by the North Coast Schools Medical Insurance Group (NCSMIG) Board of Directors regarding the Medical, Dental and Vision rates for the upcoming fiscal year, effective July 1, 2024. After careful consideration and analysis of our Medical, Dental, and Vision programs, the Board has decided on the following adjustments:

- **Medical Program:** The Board has approved a 3% rate increase for the Medical Program. This increase reflects the successful management of the program while maintaining high quality coverages for our membership.
- **Dental Program:** There will be no rate increase for the Dental Program for the 2024-2025 fiscal year. We continue to work behind the scenes on strengthening our provider networks and reviewing benefits for a prosperous program.
- **Vision Program:** The Board has approved a 2.3% rate increase for the Vision Program. This adjustment is in response to increased utilization following plan enhancements to the Program.

Please note that rates for both the Medical and Vision programs have been rounded up to the nearest dollar for accounting ease.

In addition to these rate adjustments, we are thrilled to announce the approval of Virtual Blue, a virtual-first healthcare experience that integrates primary, behavioral, and specialty care. As a two-year pilot program, Virtual Blue will be included as a new *PLUS+* plan option alongside all of our existing Medical plans. Stay tuned for more information as we prepare to launch this exciting platform!

Please refer to the attached documents for the detailed rates for each program. All updates will take effect on July 1, 2024. Information regarding Open Enrollment will be communicated in the near future.

Thank you for your continued support and participation in the North Coast Schools Medical Insurance Group. If you have any questions or concerns, please do not hesitate to contact us.

North Coast Schools Medical Insurance Group

2024-2025 Program Rates

2024/2025 Medical Plan Rates (Active)

Plan	Employee Only	Employee + Spouse/Partner	Employee + Child/ren	Employee + Family
Oak	\$ 983	\$ 1,900	\$ 1,545	\$ 2,330
Spruce	\$ 770	\$ 1,487	\$ 1,204	\$ 1,818
Pine	\$ 542	\$ 1,050	\$ 883	\$ 1,370
Maple	\$ 690	\$ 1,333	\$ 1,208	\$ 1,756

2024/2025 Medical Plan Rates (Retiree)

Plan	Retiree, Spouse/Partner, Dep. Child > 26 (No Medicare)	Retiree, Spouse/Partner, Dep. Child > 26 (Medicare)	Dependent Child of Retiree < 26
Oak	\$ 1,524	\$ 1,458	\$ 700
Spruce	\$ 1,187	\$ 1,152	\$ 542
Pine	\$ 813	\$ 777	\$ 566
Maple	\$ 1,061	\$ 871	\$ 633

2024/2025 Dental Plan Rates

Plan	Premium	Calendar Year Maximum	Orthodontics	Prosthodontics
D-15	\$ 91.00	\$ 1,500.00	None	50%/50%
D-20	\$ 113.00	\$ 2,000.00	\$1,500 Lifetime Maximum 70% Guardian/30% Member Children and Adults	50%/50%
D-30	\$ 123.00	\$ 3,000.00	\$2,500 Lifetime Maximum 75% Guardian/25% Member Children and Adults	75%/25%

2024/2025 Vision Plan Rates

Plan	Premium	Copay	Exam Frequency	Lens Frequency	Frame Frequency
A	\$ 18.00	\$ 15.00	12 months	24 months	24 months
B	\$ 19.00	\$ 15.00	12 months	12 months	24 months
C	\$ 23.00	\$ 15.00	12 months	12 months	12 months