

**Pan American Academy Charter School**  
**2025 Renewal Rates Summary**

| Coverage Tier         | Employer Medical Monthly Rate | Medical Employee Monthly Payroll Deduction             | Dental Monthly Payroll Deduction | Vision Monthly Payroll Deduction |
|-----------------------|-------------------------------|--------------------------------------------------------|----------------------------------|----------------------------------|
| Employee Only         | \$1,028.78                    | \$0.00 (Grandfathered)<br>\$0.00 (Non-grandfathered)   | \$0.00                           | \$6.56                           |
| Employee + Spouse     | \$2,160.56                    | \$0.00 (Grandfathered)<br>\$540.14 (Non-grandfathered) | \$39.64                          | \$13.09                          |
| Employee + Child(ren) | \$1,954.77                    | \$0.00 (Grandfathered)<br>\$293.22 (Non-grandfathered) | \$39.64                          | \$13.24                          |
| Family                | \$3,086.49                    | \$0.00 (Grandfathered)<br>\$771.62 (Non-grandfathered) | \$39.64                          | \$21.12                          |

| Life Insurance (Cigna)        | Flat \$50,000             | \$0.06 per \$1,000  |
|-------------------------------|---------------------------|---------------------|
| AD&D Insurance (Cigna)        | Flat \$50,000             | \$0.015 per \$1,000 |
| Short-Term Disability (Cigna) | Per \$10 covered payroll  | \$0.343             |
| Long-Term Disability (Cigna)  | Per \$100 covered payroll | \$0.17              |

**Notes:**

- **Medical Total Monthly Premium (All Tiers):** \$109,155.64
- **Medical Total Annual Projected Cost:** \$1,309,867.68
- **Vision rates include 10% broker commission and are guaranteed for 2 years**
- **Dental rates unchanged from prior year**
- **Life/AD&D/Disability rates unchanged from prior year**