

Crossroads Charter Academy's Health Care Plan Bids

2011-2012

Staff working at Crossroads Charter Academy are employed by our management company, WMES. All insurance benefits are provided through WMES and therefore Crossroads Charter Academy does not solicit bids for health insurance coverage.

Employer Sponsored Health Care Plans

2011-2012

Crossroads Charter Academy's Insurance Benefits for Eligible Staff

Crossroads Charter Academy offers 3 insurance plans to it's eligible staff. Each plan includes health, dental and vision coverage.

Blue Cross Blue Shield PPO Plan

CCA pays HMO premiums, difference paid by staff

Plan type	Monthly Premium	Participation by Job Category			CCA Annual Costs
		Adm	Teachers	Support	
Single	421.15		2	1	\$13,073.04
2 Person	1010.76	1			\$10,070.76
Family	1263.44		1		\$12,104.40

Blue Cross Blue Shield PPO Plan 0070191102 -buy up plan

CCA pays HMO premiums, difference paid by staff

Single	486.44		1		\$4,357.68
2 Person	1167.46		1		\$10,070.76
Family	1459.34	1	1		\$24,208.80

Blue Care Network HMO

Covered at 100% by CCA

Single	363.14		6		\$26,146.08
2 Person	839.23	1	3		\$40,283.04
Family	1008.7	2	18	1	\$254,192.40
Totals		5	33	2	\$394,506.96

CCA provides an "**Opt Out Plan**" for staff eligible for their spouse's insurance.

Staff receives \$3250 with fica and retirement benefits

	1	11	1		\$47,172.13
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Crossroads Charter Academy also provides **Short Term Disability, Long Term Disability** and **Life insurance** equal to salary at 100% for all eligible staff.

	4	44	5		\$26,502.12
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