



**Escambia County School District  
2025 DENTAL PREMIUMS**

Disclaimer: Approved Dental Premiums for 2025 are listed but have not been fully ratified by the beginning of open enrollment.

<b>Instructional, Administrative, Professional, Retirees, LOA, Cobra (12-Pay/Deduction Periods)</b>				
<b>TIER</b>	<b>Total Rates</b>	<b>ECSD Subsidy</b>	<b>Emp/Ret/LOA &amp;Cobra Premiums</b>	
<b>\$1,000 Base Plan</b>				
Employee Only	\$18.60	\$12.65	\$5.95	
Employee+Spouse	\$36.60	\$12.65	\$23.95	
Employee+Child(ren)	\$36.92	\$12.65	\$24.27	
Employee+Family	\$55.32	\$12.65	\$42.67	
Dual Spouse	\$36.60	\$25.30	\$11.30	
Dual Spouse+Family	\$55.32	\$25.30	\$30.02	
Retiree	\$18.60	\$0.00	\$18.60	
Retiree+Spouse	\$36.60	\$0.00	\$36.60	
Retiree+Child(ren)	\$36.92	\$0.00	\$36.92	
Retiree+Family	\$55.32	\$0.00	\$55.32	
<b>\$1,500 Enhanced Plan</b>				
Employee Only	\$23.76	\$12.65	\$11.11	
Employee+Spouse	\$53.48	\$12.65	\$40.83	
Employee+Child(ren)	\$53.88	\$12.65	\$41.23	
Employee+Family	\$80.80	\$12.65	\$68.15	
Dual Spouse	\$53.48	\$25.30	\$28.18	
Dual Spouse+Family	\$80.80	\$25.30	\$55.50	
Retiree	\$23.76	\$0.00	\$23.76	
Retiree+Spouse	\$53.48	\$0.00	\$53.48	
Retiree+Child(ren)	\$53.88	\$0.00	\$53.88	
Retiree+Family	\$80.80	\$0.00	\$80.80	

\* Cobra Rates are 102% of Applicable Retiree Rates Per Tier



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<b>Instructional, Administrative, Professional, Retirees, LOA, Cobra (24 Pay/Deduction Periods)</b>				
<b>TIER</b>	<b>Total Rates</b>	<b>ECSD Subsidy</b>	<b>Emp/Ret/LOA &amp;Cobra Premiums</b>	
<b>\$1,000 Base Plan</b>				
Employee Only	\$9.30	\$6.33	\$2.97	
Employee+Spouse	\$18.30	\$6.33	\$11.97	
Employee+Child(ren)	\$18.46	\$6.33	\$12.13	
Employee+Family	\$27.66	\$6.33	\$21.33	
Dual Spouse	\$18.30	\$12.65	\$5.65	
Dual Spouse+Family	\$27.66	\$12.65	\$15.01	
Retiree	\$9.30	\$0.00	\$9.30	
Retiree+Spouse	\$18.30	\$0.00	\$18.30	
Retiree+Child(ren)	\$18.46	\$0.00	\$18.46	
Retiree+Family	\$27.66	\$0.00	\$27.66	
<b>\$1,500 Enhanced Plan</b>				
Employee Only	\$11.88	\$6.33	\$5.55	
Employee+Spouse	\$26.74	\$6.33	\$20.41	
Employee+Child(ren)	\$26.94	\$6.33	\$20.61	
Employee+Family	\$40.40	\$6.33	\$34.07	
Dual Spouse	\$26.74	\$12.65	\$14.09	
Dual Spouse+Family	\$40.40	\$12.65	\$27.75	
Retiree	\$11.88	\$0.00	\$11.88	
Retiree+Spouse	\$26.74	\$0.00	\$26.74	
Retiree+Child(ren)	\$26.94	\$0.00	\$26.94	
Retiree+Family	\$40.40	\$0.00	\$40.40	

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<b>ESP Premiums (20 Pay/Deduction Periods)</b>			
<b>TIER</b>	<b>Total Rates</b>	<b>ECSD Subsidy</b>	<b>Emp Premiums</b>
<b>\$1,000 Base Plan</b>			
Employee Only	\$11.16	\$7.59	\$3.57
Employee+Spouse	\$21.96	\$7.59	\$14.37
Employee+Child(ren)	\$22.15	\$7.59	\$14.56
Employee+Family	\$33.19	\$7.59	\$25.60
Dual Spouse	\$21.96	\$15.18	\$6.78
Dual Spouse+Family	\$33.19	\$15.18	\$18.01
<b>\$1,500 Enhanced Plan</b>			
Employee Only	\$14.26	\$7.59	\$6.67
Employee+Spouse	\$32.09	\$7.59	\$24.50
Employee+Child(ren)	\$32.33	\$7.59	\$24.74
Employee+Family	\$48.48	\$7.59	\$40.89
Dual Spouse	\$32.09	\$15.18	\$16.91
Dual Spouse+Family	\$48.48	\$15.18	\$33.30