

The chart below compares 2023-24 insurance coverage across several Oregon school districts. Key factors such as each district's monthly contribution cap, rate type, and whether the district pools funds from employees who opt out of insurance are highlighted. GAPS stands out with the fourth-highest insurance cap and is proud to offer competitive coverage with a unique pooling option that allows for more coverage. After pooling, GAPS offers the second-highest coverage among comparator districts.

	23-24			
District	District Cap	Comp/ Tiered Rate	Pooled?	Total Cap Pooled
Corvallis	\$ 1,425.00	Composite	\$50*	\$ 1,475.00
David Douglas	Tiered Medical		No	
Gresham Barlow	\$ 1,475.00	Composite	dental & vision	\$ 1,475.00
Klamath County	Tiered Medical		No	
Lebanon	\$ 1,440.00	Composite	No	\$ 1,440.00
McMinnville	\$ 1,727.00	Composite	No	\$ 1,727.00
Oregon City	\$ 1,497.00	Composite	Yes	
Redmond	\$ 1,525.00	Composite	No	\$ 1,525.00
Reynolds	\$ 1,375.00	Composite	Yes	
Springfield	\$ 1,290.00	Composite	No	\$ 1,290.00
Tigard-Tualatin	\$ 2,054.00	Composite	dental & vision	\$ 2,054.00
WL-Wilsonville	\$ 1,790.00	Composite	No	\$ 1,790.00
GAPS	\$ 1,589.21	Composite	Yes	\$ 1,887.00
	\$ 1,562.47		AVG	\$ 1,629.22
			GAPS Over Avg:	\$ 257.78
	Tiered Rates			
	Employee only	2 party	employee/ children	family
David Douglas	\$ 1,272.00	\$ 1,742.00	\$ 1,742.00	\$ 2,051.00
Klamath County	\$ 643.00	\$ 1,400.00	\$ 1,227.00	\$ 1,989.00

Below are the current 2024-25 insurance benefit caps provided by the Lebanon and Corvallis school districts.

- Corvallis has increased its monthly cap to \$1,475 and added an additional \$50 to its pooling, resulting in a **\$1,525** per month cap.
- Lebanon has increased its licensed monthly cap to **\$1,515**.
- GAPS has offered a \$50 increase to its cap, bringing the monthly insurance cap to **\$1,648** for 2024-25. The final pooling calculation will also increase. Final figures will not be available until after contract ratification.

GAPS Employee Group Comparisons

	Base Cap for 23-24	Pooling amt 23-24	Base Cap for 24-25	Pooling amt 24-25
Admin/ Confidential	\$ 1,613.00	\$ 1,756.01	\$ 1,613.00	\$ 1,778.61
Classified	\$ 1,462.25	\$ 1,756.48	\$ 1,512.25	\$ 1,816.25
Licensed	\$ 1,598.21	\$ 1,887.00	\$ 1,648.00	Calculated @ settlement

GAEA has requested a committee be established to review the district’s approach to insurance on an ongoing basis. The district is committed to this concept and believes in offering our valued employees competitive and fair insurance coverage. We recognize the importance of comprehensive benefits in attracting and retaining top talent and are committed to providing a benefits package that supports the health and well-being of our staff.