



Pleasant Avenue Elementary • Warren Street Elementary • Johnstown Junior-Senior High • The Knox Building

**William T. Crankshaw, Ed.D.**  
 Superintendent of Schools  
**Alicia D. Koster**  
 Assistant Superintendent  
**Nicole Panton**  
 Director of Curriculum & Instruction

**Administration Center**  
 1 Sir Bills Circle, Suite 101  
 Johnstown, NY 12095  
 Telephone: 518-762-4611  
 Fax: 518-762-6379; 518-762-3127  
[www.johnstownschoools.org](http://www.johnstownschoools.org)

## 2023 / 2024 School Year - Full Annual Health Premiums

*Please refer to your collective bargaining agreement to determine the percentage you contribute towards dental insurance.*

### Individual, Two Person, & Family Policies

<b>CDPHP</b> (Capital District Physicians Health Plan)	\$12,292.32	\$24,584.40	\$31,959.72
<b>MVP</b> (Mohawk Valley Physicians Health Plan)	\$13,295.52	\$30,579.72	\$32,574.12
<b>Empire PPO B Low</b>	\$12,778.68	\$24,599.64	\$31,957.68
<b>Empire PPO B High</b>	\$13,963.08	\$26,879.28	\$34,919.64
<b>Empire EPO</b>	\$12,596.04	\$24,248.28	\$31,501.08
<b>Empire EPO HSA</b>	\$8,755.56	\$17,084.76	\$25,413.84

<b>Group Life \$10,000</b>	\$142
<b>Group Life \$50,000</b>	\$706

### Medicare Advantage Plan-Retirees 65+

**Humana LPPO (Must be Medicare Eligible)**

**2023 \$4,075.20 per individual/yr**