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## Health Insurance Escrow

**Health Insurance Escrow will be applied to any Employee who does not receive twelve (12) paychecks a year.**

The Health Insurance Escrow is the monthly premium multiplied by 2 and then divided by ten (10) which is the number of regular paychecks received in a traditional school year.

**Example:  $\$218.14 \times 2 = \$436.28$  Total amount of the monthly premiums  
Then  $\$436.28 / 10 = \$43.63$  Additional amount for Health Insurance Escrow**

The Health Insurance Escrow codes usually start with an “S” according to the current plan that you are on.

### **Example:**

- **SE – Employee Only Escrow**
- **SC – Employee/Child Escrow**
- **SS – Employee/Spouse Escrow**
- **SF – Employee/Family Escrow**

If you should elect Health Insurance any time after the August Payroll run, you will see a one-time catch up amount for the health insurance escrow. This will be the equivalent to the number of Payroll runs that have been processed.

If you should switch plans for any reason then the money that was previously collected will then be moved to the current Health Insurance Escrow plan. And if for any reason you should leave employment with Onslow County Schools before the end of the school year, the Health Insurance Escrow would be refunded back to you.

**If you should have any questions or need further assistance, please contact Myra Crawford in Payroll Deductions either by email: [myra.crawford@onslow.k12.nc.us](mailto:myra.crawford@onslow.k12.nc.us) or at 910-455-2211 ext. 20611.**