



SOUTH DAKOTA DISTRICT
THE LUTHERAN CHURCH-MISSOURI SYNOD

The Rev. Dr. Scott C. Sailer
President

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August 25, 2023

**To: Congregation Presidents
Congregation Treasurers
School/Early Childhood Center Administrators (via e-mail)
Pastors (via e-mail)**

From: Rev. Scott C. Sailer, President, LCMS South Dakota District

RE: 2024 South Dakota District Salary Guidelines for Professional Church Workers

Greetings to you in the name of our loving Lord and Savior, Jesus Christ!

"Therefore my beloved brothers, be steadfast, immovable, always abounding in the work of the Lord, knowing that in the Lord your labor is not in vain," (1 Corinthians 15:58).

The South Dakota District Board of Directors has established the 2024 District Salary Guidelines for professional, rostered ordained and commissioned ministers. These District Salary Guidelines, also posted on the District's web site <https://sddlcms.org/resources>, are intended to be a helpful resource for congregational, school, and early childhood center leadership to use in determining compensation for their professional and rostered church workers. These are guidelines! They are not "the law." They are intended to provide guidance toward what the Board feels are equitable salaries, allowing for the consideration of the varying factors in each church and school and in our church workers' training, experience, and responsibilities.

Salary Portion of the Guidelines:

The 2024 Salary Guidelines include a 5% cost of living increase for 2024 for ordained and commissioned ministers. The salary guidelines also have a built-in yearly increase for years of service. The Board understands that these increases do not even keep up with the rate of inflation in these economically unsettled times, and so we urge our ministries to be as generous as possible in determining salaries.

Additional Help in Determining Salaries: The Compensation Decision Support Tool, from Concordia Plan Services

Many ministries throughout the Synod have found this tool helpful in determining salaries for their church workers. To learn more about this tool, which is free to use, go to this link: [Compensation Decision Support Tool \(concordiaplans.org\)](https://concordiaplans.org). We encourage you to use both the District Guidelines and this Compensation Decision Support Tool as you evaluate and establish your compensation and benefits for 2024.

Concordia Health Plan (CHP) Portion of the Guidelines:

The South Dakota District Board of Directors recommends Concordia's **Healthy Me HSA – A** option, but the other Healthy Me plans are also fine options. These options provide the most comprehensive health coverage for the worker and their family.

A unique feature of these health plans is that employers may choose to “unbundle” the dental and vision coverage from these health plans and have only health coverage. However, the Board of Directors strongly recommends that employers provide these additional benefits for their workers and workers’ families. Ministries are encouraged to study the coverages and costs of the various health plans to determine which plan is both affordable and provides the best coverage for the ordained or commissioned worker and his or her family.

As your congregation, school, or early childhood center considers which health plan option is right for you and your rostered ordained and/or commissioned worker(s), The South Dakota District encourages employers to seriously consider:

- That while this is a considerable expense to congregations, schools, and early childhood centers, the provision of a quality health plan that provides for the needs of an ordained or commissioned worker is an important way of caring for servants of Christ; and
- That while The South Dakota District strongly encourages employers to provide full coverage for the ordained or commissioned worker and his or her family when possible, ministries which are especially financially stressed may ask their workers to contribute as much as 25% of the cost of the coverage for the worker’s dependents. Employers who require their ordained or commissioned workers to pay for any part of their dependent’s health coverage should compensate the worker with a salary that is in accordance with the District Salary Guidelines.

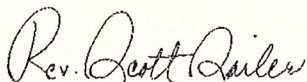
The Board of Directors also understands that congregations and schools with multiple staff persons may have to alter the coverages for their enrolled ordained and commissioned workers for the sake of affordability.

For more information on any of the Concordia Health Plan options, to determine the rates for a specific health plan in your area, or if you have any other questions, you may contact Vince Grochow, our District’s Concordia Plan Services Account Manager, at Vincent.Grochow@ConcordiaPlans.org, or by phone: 314-885-6727.

Concordia Plans also has many resources for employers and employees, including explanation of benefits for all of their health plan options and answers to Frequently Asked Questions (FAQs) on their website: www.concordiaplans.org.

Thank you for your time and attention to these important matters related to the care of the workers God has provided for you. Should you have any questions regarding these District Salary Guidelines or their changes, please contact The South Dakota District Office at (605) 361-1514 and ask to speak to Business Manager, Mr. Chad Zinnel. Chad’s email address is chadz@midco.net.

In Christian Service,



Reverend Dr. Scott C. Sailer, President
The South Dakota District, LCMS

Encl. South Dakota District Salary Guidelines for Ordained and Commissioned Ministers
Health Plan Option Comparison Sheet

SOUTH DAKOTA DISTRICT LCMS
Salary Guidelines for Commissioned Ministers
For 2024

I. CASH SALARY DETERMINATION

Year In Ministry	Time in Grade Factor	Suggested Minimum Range		Year In Ministry	Time in Grade Factor	Suggested Minimum Range	
		<i>From:</i>	<i>To:</i>			<i>From:</i>	<i>To:</i>
1	1.00	30,468	37,513	21	1.60	48,749	60,021
2	1.03	31,382	38,638	22	1.63	49,663	61,146
3	1.06	32,296	39,764	23	1.66	50,577	62,272
4	1.09	33,210	40,889	24	1.68	51,186	63,022
5	1.12	34,124	42,015	25	1.70	51,796	63,772
6	1.15	35,038	43,140	26	1.72	52,405	64,522
7	1.18	35,952	44,265	27	1.74	53,014	65,273
8	1.21	36,866	45,391	28	1.76	53,624	66,023
9	1.24	37,780	46,516	29	1.78	54,233	66,773
10	1.27	38,694	47,642	30	1.80	54,842	67,523
11	1.30	39,608	48,767	31	1.82	55,452	68,274
12	1.33	40,522	49,892	32	1.84	56,061	69,024
13	1.36	41,436	51,018	33	1.86	56,670	69,774
14	1.39	42,351	52,143	34	1.88	57,280	70,524
15	1.42	43,265	53,268	35	1.90	57,889	71,275
16	1.45	44,179	54,394	36	1.92	58,499	72,025
17	1.48	45,093	55,519	37	1.94	59,108	72,775
18	1.51	46,007	56,645	38	1.96	59,717	73,525
19	1.54	46,921	57,770	39	1.98	60,327	74,276
20	1.57	47,835	58,895	40	2.00	60,936	75,026

B. ADJUSTMENT FACTORS: (Select one adjustment factor)

1. For Principal or DCE, add 15% to base salary figure.
2. For DCO or Deaconess, add 10% to 15% to base salary figure.
3. For Youth Director, add 5% to base salary figure.
4. For Master's Degree, add 5% to base figure.
5. For Rostered Teachers (synodically trained or colloquy), add 2% to base figure.

II. OTHER CONSIDERATIONS

1. Congregation pays its share of Social Security Taxes for Teachers and Principal.
2. Congregation pays FULL Concordia Plans for each Worker. **(or equivalent)**
3. Congregation pays for conference expenses.
4. Congregations are encouraged to help with continuing education expenses.
5. For rostered teachers and Ministers of Religion, Commissioned many of the considerations regarding housing allowances, Social Security, etc., are similar to pastors (see Guidelines for Pastors).
6. Please be encouraged to compare these guidelines with your local public school district's guidelines, and consider adjustments accordingly.

SOUTH DAKOTA DISTRICT LCMS

Pastor Salary Guidelines for 2024

These guidelines have been developed by the District's Board of Directors to offer assistance to congregations in determining equitable pastors' salaries. They are intended to provide a measure of consistency throughout the District while also allowing for consideration of the varying factors in each parish and for our pastors' training, experience, and responsibilities. Annual increases to the base salary rate are adjusted considering several factors, including the Federal Govt's Midwest Region Consumer Price Index - Urban (CPI-U).

I. A. CASH SALARY DETERMINATION:

Year In Ministry	Time in Grade Factor	Suggested Minimum Range to			Year In Ministry	Time in Grade Factor	Suggested Minimum Range to	
1	1.00	41,119	42,791		21	1.60	65,790	68,466
2	1.03	42,353	44,075		22	1.63	67,024	69,749
3	1.06	43,586	45,358		23	1.66	68,258	71,033
4	1.09	44,820	46,642		24	1.68	69,080	71,889
5	1.12	46,053	47,926		25	1.70	69,902	72,745
6	1.15	47,287	49,210		26	1.72	70,725	73,601
7	1.18	48,520	50,493		27	1.74	71,547	74,456
8	1.21	49,754	51,777		28	1.76	72,369	75,312
9	1.24	50,988	53,061		29	1.78	73,192	76,168
10	1.27	52,221	54,345		30	1.80	74,014	77,024
11	1.30	53,455	55,628		31	1.82	74,837	77,880
12	1.33	54,688	56,912		32	1.84	75,659	78,735
13	1.36	55,922	58,196		33	1.86	76,481	79,591
14	1.39	57,155	59,479		34	1.88	77,304	80,447
15	1.42	58,389	60,763		35	1.90	78,126	81,303
16	1.45	59,623	62,047		36	1.92	78,948	82,159
17	1.48	60,856	63,331		37	1.94	79,771	83,015
18	1.51	62,090	64,614		38	1.96	80,593	83,870
19	1.54	63,323	65,898		39	1.98	81,416	84,726
20	1.57	64,557	67,182		40	2.00	82,238	85,582

B. ADJUSTMENT FACTORS:

1. COMMUNICANT MEMBERSHIP FACTOR

0 - 100	Communicant Members, add 0%
101 - 250	Communicant Members, add 1%
251 - 400	Communicant Members, add 2%
401 - 650	Communicant Members, add 3%
651 - 950	Communicant Members, add 4%
951 -	Communicant Members, add 5%

2. OTHER FACTORS, w/ suggested adjustments

- *Sr. pastor responsibilities, add 5-10%.
- *Advanced degrees, add 1% per theological degree
- *Multiple-point parish, add 2-5%
- *Exemplary service, add 2-5%
- *Other:

*It should be noted that adjustments to the base salary amount from year to year are cost of living increases and should not be considered a "raise" in salary. Recommended percentage increments and communicant membership factors are likewise intended to merely recognize years of experience and extent of responsibility.

*The cash salary figures listed above are the base salary excluding any housing allowance or parsonage. Where a parsonage is provided, the establishment of an equity fund for the pastor is recommended.

"The faithful laborer is worthy of his wages" (Luke 10:7).

II. EXPENSE REIMBURSEMENTS

A. **Automobile and Business Expenses** Changes in IRS regulations make it advisable to reimburse pastors on a cents-per-mile basis according to a specific mileage record kept and submitted along with other business expense receipts by the pastor, paid separately from salary. Alternative: Congregation provides pastor with an automobile, pays other business expenses from receipts submitted by pastor.

B. **Housing** (The community cost of housing is over and above the salary noted on page 1.)

When the pastor owns his own home, the congregation should determine the fair cost of housing within the community along with the average cost of all utilities, including business related telephone, to be added to the pastor's base salary amount. It is suggested, however, that in a separate official action, the congregation designate 50% of the salary and community cost of housing total as a "housing allowance," giving opportunity to the pastor to include other housing expenses up to that amount to benefit him in his federal income tax considerations.

When a parsonage is provided, the congregation should determine the average cost of all utilities and business-related telephone, except when paid directly by the congregation to be added to the pastor's base salary amount. It is suggested, however, that the congregation, in a separate official action, also formally designate 25% of the pastor's total salary as "housing allowance" to enable the pastor to claim other housing expenses to benefit him in his federal income tax considerations. In addition, the congregation must determine and declare a "fair rental value" for the parsonage and any included furnishings. This amount is generally the amount that similar houses in the community actually rent for. A property manager or real estate agent may be able to provide this information. Documentation of how, when and with whose help the "fair-rental value" was determined must be kept on file, and reviewed and updated periodically. It is only used by the Pastor when calculating his "self-employment" taxes.

III. OTHER CONSIDERATIONS

A. **Vacation Time**

1 - 5 years in Ministry - 2 Sundays, up to 20 calendar days
6 -10 years in Ministry - 3 Sundays, up to 27 calendar days
10 + years in Ministry - Congregations may wish to grant additional vacation time

All pastors are encouraged to make full use of their vacation time. Unused vacation time normally expires on the anniversary of the pastor's installation. It is not appropriate that financial compensation be provided to the pastor for unused vacation time.

B. **Conference Expenses** Attendance at official conferences and conventions is not only mandatory for pastors per Synod *Bylaw* 4.8.2(d), but also beneficial for pastors and their wives. Congregations should reimburse for all ordinary expenses for pastor and wife.

C. **Continuing Education and Sabbatical Leaves** Pastors are "encouraged and expected to engage in continuing education throughout their pastoral ministry" (2023 LCMS Res. 6-03A). Congregations are, therefore, urged to provide a fixed annual sum to be set aside for the pastor's use in continuing his education. Congregations are encouraged to provide a minimum annual continuing education allowance of \$250 for full time called pastors. It is not expected, however, that the congregation cover the entire cost of educational expenses, especially if the pastor's continuing education is part

of a degree program (e.g., Master's Degree, STM, D.Min, PhD). Congregations are also encouraged to consider providing sabbatical leaves for their pastors (2007 LCMS Res. 6-08). Sample guidelines for sabbaticals are available from the District President. Time used for continuing education and sabbaticals should not be considered vacation time. Because funds and/or non-vacation time for continuing education and sabbaticals specifically are intended to be used for those purposes, it is not appropriate that compensation be provided to the pastor for any unused continuing education or sabbatical leave funds and/or non-vacation time.

D. Health and Retirement For the past few years, The South Dakota District Board of Directors has recommended the "Church's Plan" benefit package through Concordia Plan Services. We continue to do so. Regarding the health care portion, we recommend Concordia Health Plan's Healthy Me HSA – A Plan with a Health Savings Account (HSA) or a Health Reimbursement Account (HRA) partly funded by the employer. Many employers will find this to be an affordable option and an option that provides the most comprehensive health coverage for the worker and their family.

However, Concordia Plan Services offers a wide-array of other health plan options for congregations, schools, and early childhood centers, including HDHP, along with Healthy Me A, B, C, D and E options either HSA or Copay. A unique feature of these health plans is that employers may choose to "unbundle" the dental and vision portions of these health plans and have only health coverage. However, the Board of Directors strongly recommends that employers provide these additional benefits for their workers and workers' families.

As your congregation, school, or early childhood center considers which health plan option is right for you and your worker(s), The South Dakota District encourages employers to seriously consider:

- That while the Concordia Health Plan is a considerable expense to congregations, school, and early childhood centers, the provision of a high-quality health plan is an important way of caring for servants of Christ; and
- That while The South Dakota District strongly encourages employers to provide full coverage for the worker and his or her family when possible, ministries which are especially financially stressed may ask their workers to contribute as much as 25% of the cost of the coverage for the worker's dependents. Employers who require their workers to pay for any part of their dependent's health coverage should compensate the worker with a salary that is in accordance with the District Salary Guidelines.

The Board of Directors understands that congregations and schools with multiple staff may have to alter the coverages for their enrolled workers for the sake of affordability.

For more information on any of the Concordia Health Plan options, to determine the rates for a specific health plan in your area, or if you have any other questions, you may contact Concordia Plan Services Account Representative, Vince Grochow, by phone at: (314) 885-6727, cell phone (612) 289-2794 or by e-mail: Vincent.Grochow@ConcordiaPlans.org. Concordia Plans also has many resources, including the "Benefits Administration Toolkit," with explanation of benefits for all of their health plan options, and answers to Frequently Asked Questions (FAQs) on their website: www.concordiaplans.org.

E. Church Worker Wellness and Mental Health

Synod Constitution Article III 8 states, "Synod, under Scripture and the Lutheran Confessions shall...provide evangelical supervision, counsel, and care for pastors, teachers, and other professional church workers of the Synod in performance of their official duties." In convention, Synod affirmed "addressing the mental health of pastors and other professional church workers is consistent with the eighth objective of the Synod (Const. Art. III 8) and fifth mission priority of the Synod as both are intended to promote the care and well-being of pastors and other professional church workers so that the workers may continue serving in the Church's ministry (2023 LCMS Res. 1-07). "Congregations of the Synod be encouraged to support their pastors and other professional church workers in times of mental distress," and "all church workers be encouraged to use the resources available through Concordia Plan Services (such as Employee Assistance Program) or other similar programs not in conflict with our confession, to obtain mental health care as needed" (2023 LCMS Res. 1-07). In accord with this resolution, the District encourages congregations to support church workers in seeking mental and emotional health services, being aware of and making use of resources such as the Concordia Plan Services EAP and counseling services through Lutheran Family Service (605)-271-1081 (<https://lutheranfamilyservice.org/>) along with any other programs, services, or accommodations fitting the circumstances.

- F. Social Security** Categorized as "self-employed" by the IRS, all Ministers of Religion, Ordained (pastors) or Commissioned (teachers, DCE, etc.) bear a significant tax load due to Social Security obligations alone. Congregations are encouraged to compensate rostered workers to offset increased expense due to self-employed status. It is suggested that congregations contribute these monies to the Concordia Retirement Saving Plan (CRSP) of Concordia Plan Services in the worker's name.

- G. Housing Equity** Prior to December 31, 2004, the SD District encouraged congregations to provide a Housing Equity benefit to a pastor who lived in a parsonage. This provided a way for the pastor to save for a future home purchase on a tax-deferred basis. Federal law no longer allows such a tax-deferred benefit; however, congregations can increase the salary of the pastor by an amount equal to the former housing equity amount and the pastor can deposit that amount into a tax-sheltered annuity, a traditional IRA, or a Roth IRA.

REGARDING VACANCIES AND VACANCY PASTOR REMUNERATION

At their September 21-22, 1992 conference, the Circuit Counselors of The South Dakota District LCMS discussed the matter of proper remuneration of vacancy pastors in the interest of uniformity of advice given to congregations when vacancies occur. At their October 29, 2013 conference, the Circuit Counselors revisited this discussion and updated their former recommendation. It is the considered recommendation of the Circuit Counselors that vacancy pastors receive

1. Two-thirds of the salary ordinarily paid by the congregation to its pastor in full-time service (not to include Concordia Plans or housing/utility expense)
2. Auto expense reimbursement according to miles driven in the service of the congregation at an IRS acceptable rate.
3. If a vacancy occurs in a congregation with multiple staff (pastor, teachers, DCE, etc.), staff members should be compensated for any extra work or responsibilities they have had to assume during the vacancy. If the second pastor has assumed all or most of the added responsibilities, he should receive a minimum of \$1,000 per month up to one-half of the salary ordinarily paid by the congregation to its pastor in full-time service who has departed. This does not include The Church's Plan or housing/utility expense
4. If a vacancy occurs in a multi-point parish and that vacancy will be served by more than one vacancy pastor, the vacancy pastors should be paid equally with each congregation contributing to the total compensation for vacancy service according to the shared expense percentage stipulated in the joint parish agreement in place at the time the vacancy begins.

Congregations are encouraged to seriously consider following these guidelines as vacancies occur, in the interest of fairness and uniformity and out of appreciation for the additional responsibility and effort required of pastors who render this important service.

Congregations should be aware that the service received in a vacancy from the vacancy pastor is not the same as that received from their regularly-called pastor. The vacancy pastor's responsibilities are to see that the Word and Sacraments are properly preached and administered (including funerals and weddings), the catechumens are instructed and confirmed, and the sick and shut-ins are visited. Regular parish visitation and other duties normally expected of a regularly-called pastor (such as regular office hours, Bible studies, attendance at meetings with the ladies'/men's/youth groups and other meetings of the congregation, etc.) are, for the most part, put on hold until a new pastor has been installed into the office: they are not to be considered a part of the necessary duties of the vacancy pastor.

In the event that the vacancy pastor is not able to lead a Divine Service, a lay-led service is an acceptable alternative on the following conditions:

- The consent by official action of the congregation or a representative board such as the church council or board of elders should be provided.
- The service does not involve the Lord's Supper or Holy Baptism.
- The sermon has been provided by the vacancy pastor and no changes are made in its presentation, or the sermon has been prepared under the direct supervision of the vacancy pastor and is presented as approved by the vacancy pastor.

The vacancy pastor should not make any changes in the practices of the congregation during the vacancy (such as introducing alternate forms of worship) unless it is with the knowledge and consent of the District President, Circuit Counselor, and elders of the vacant congregation. The work of the vacancy pastor in a vacant congregation should be minimal and largely on an as-needed basis. The vacancy pastor should leave as small a "footprint" in the congregation as possible after he leaves. The vacancy pastor also is normally to have very little oversight or involvement with the calling process. If the congregation has any questions or concerns with any aspect of the calling process, it should direct those issues either to the Circuit Counselor or the District President.

REGARDING PULPIT SUPPLY REMUNERATION

1. Recognizing the importance of Article XIV of the Augsburg Confession that states: *"It is taught among us that nobody should publicly teach or preach or administer the sacraments in the church without a regular call,"* it is proper that anyone who is asked to provide pulpit supply be authorized to do so by official action either by the congregation or a representative board such as the church council or board of elders.
2. At its August 2022 meeting, the District Board of Directors reviewed and revised the existing SD District Guidelines as follows:
 - \$200 - Preach for one service
 - \$75 - Each additional service
 - \$50 - Minimum for a Bible Study
 - Add: Cost of motel and meals if overnight stay is necessary
 - Mileage from the pastor's home to and from the congregation at IRS rate per mile
3. Congregations are reminded that a lay-led service is an acceptable alternative on the following conditions:
 - The consent by official action of the congregation or a representative board such as the church council or board of elders should be provided.
 - The service does not involve the Lord's Supper or Holy Baptism
 - The sermon has been provided by the pastor and no changes are made in its presentation, or the sermon has been prepared under the direct supervision of the pastor and is presented as approved by the pastor.

These guidelines are offered to help congregational leaders such as Boards of Elders to carefully consider the financial needs of their pastors and thereby make recommendations to voting assemblies. The following worksheet may be of assistance in addressing this important matter in an orderly and God-pleasing fashion, the categories coinciding with the accompanying Salary Guidelines.

I. CASH SALARY

A. Cash Salary Determination	\$ _____
B. Communicant Membership Increment	\$ _____
TOTAL	\$ _____

II. EXPENSE REIMBURSEMENTS

A. Automobile and business expenses, up to	\$ _____
B. Housing, Utility expenses	\$ _____

III. OTHER COSTS TO CONGREGATIONS

A. Vacation time pulpit supply	\$ _____
B. Conference Expenses	\$ _____
C. Continuing Education Allowance	\$ _____
D. The Church's Plan	\$ _____
E. Social Security Compensation	\$ _____
F. Housing Equity Investment (parsonages)	\$ _____

Concordia Plan Services

Concordia Health Plan Options - 2024 (corrected)

Healthy Me HSA Plans Bundled with Dental and Vision Premium NonContributory Plans

Zip Code 57106 Sioux Falls	Healthy Me A		Healthy Me B		Healthy Me C		Option "HDHP"		Difference B to HDHP
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	
Self	\$928	\$11,137	\$888	\$10,651	\$848	\$10,179	\$995	\$11,942	\$1,290
Self & Spouse	\$1,871	\$22,452	\$1,790	\$21,477	\$1,711	\$20,527	\$2,000	\$24,003	\$2,526
Self & Children	\$1,512	\$18,139	\$1,444	\$17,328	\$1,378	\$16,539	\$1,662	\$19,943	\$2,614
Family	\$2,528	\$30,332	\$2,419	\$29,031	\$2,314	\$27,764	\$2,667	\$32,004	\$2,972

Zip Code 57078 Yankton	Healthy Me A		Healthy Me B		Healthy Me C		Option "HDHP"		Difference B to HDHP
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	
Self	\$928	\$11,137	\$888	\$10,651	\$848	\$10,179	\$995	\$11,942	\$1,290
Self & Spouse	\$1,871	\$22,452	\$1,790	\$21,477	\$1,711	\$20,527	\$2,000	\$24,003	\$2,526
Self & Children	\$1,578	\$18,931	\$1,510	\$18,120	\$1,444	\$17,331	\$1,662	\$19,943	\$1,822
Family	\$2,528	\$30,332	\$2,419	\$29,031	\$2,314	\$27,764	\$2,667	\$32,004	\$2,972

Zip Code 57301 Mitchell	Healthy Me A		Healthy Me B		Healthy Me C		Option "HDHP"		Difference B to HDHP
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	
Self	\$963	\$11,561	\$921	\$11,056	\$880	\$10,564	\$1,036	\$12,427	\$1,371
Self & Spouse	\$1,942	\$23,305	\$1,858	\$22,290	\$1,775	\$21,301	\$2,081	\$24,978	\$2,687
Self & Children	\$1,637	\$19,639	\$1,566	\$18,796	\$1,498	\$17,974	\$1,729	\$20,752	\$1,956
Family	\$2,622	\$31,469	\$2,510	\$30,116	\$2,400	\$28,797	\$2,775	\$33,303	\$3,187

Zip Code 57401 Aberdeen	Healthy Me A		Healthy Me B		Healthy Me C		Option "HDHP"		Difference B to HDHP
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	
Self	\$1,000	\$12,003	\$956	\$11,477	\$914	\$10,965	\$1,078	\$12,931	\$1,454
Self & Spouse	\$2,016	\$24,193	\$1,928	\$23,137	\$1,842	\$22,108	\$2,166	\$25,992	\$2,855
Self & Children	\$1,698	\$20,377	\$1,625	\$19,499	\$1,554	\$18,644	\$1,800	\$21,595	\$2,096
Family	\$2,721	\$32,653	\$2,604	\$31,244	\$2,489	\$29,873	\$2,888	\$34,656	\$3,411

Zip Code 57501 Pierre	Healthy Me A		Healthy Me B		Healthy Me C		Option "HDHP"		Difference B to HDHP
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	
Self	\$1,000	\$12,003	\$956	\$11,477	\$914	\$10,965	\$1,078	\$12,931	\$1,454
Self & Spouse	\$2,016	\$24,193	\$1,928	\$23,137	\$1,842	\$22,108	\$2,166	\$25,992	\$2,855
Self & Children	\$1,698	\$20,377	\$1,625	\$19,499	\$1,554	\$18,644	\$1,800	\$21,595	\$2,096
Family	\$2,721	\$32,653	\$2,604	\$31,244	\$2,489	\$29,873	\$2,888	\$34,656	\$3,411

Zip Code 57701 Rapid City	Healthy Me A		Healthy Me B		Healthy Me C		Option "HDHP"		Difference B to HDHP
	Monthly	Annually	Monthly	Annually	Monthly	Annually	Monthly	Annually	
Self	\$963	\$11,561	\$921	\$11,056	\$880	\$10,564	\$1,036	\$12,427	\$1,371
Self & Spouse	\$1,942	\$23,305	\$1,858	\$22,290	\$1,775	\$21,301	\$2,081	\$24,978	\$2,687
Self & Children	\$1,637	\$19,639	\$1,566	\$18,796	\$1,498	\$17,974	\$1,729	\$20,752	\$1,956
Family	\$2,622	\$31,469	\$2,510	\$30,116	\$2,400	\$28,797	\$2,775	\$33,303	\$3,187

% Increase over
2023

4.5%

4.5%

4.5%

4.5%