

2026 Proposed Monthly Health Insurance Premium Rates

	EMPLOYEE RATES			
	Proposed 2026	Current 3% 2025	Inc(Dec)	%
Active Employees				
Single	\$ 256.00	\$ 164.00	\$ 92.00	56.1%
Family	\$ 601.00	\$ 385.00	\$ 216.00	56.1%
COBRA Participants				
Single	\$ 1,418.00	\$ 910.00	\$ 508.00	55.8%
Family	\$ 3,330.00	\$ 2,138.00	\$ 1,192.00	55.8%
LWOP (No 2% Admin Fee)				
Single	\$ 1,390.00	\$ 892.00	\$ 498.00	55.8%
Family	\$ 3,265.00	\$ 2,090.00	\$ 1,175.00	56.2%
Retirees				
Retiree Single, with Medicare	\$ 70.00	\$ 62.00	\$ 8.00	12.9%
Retiree Single	\$ 256.00	\$ 164.00	\$ 92.00	56.1%
Retiree & Family, both with Medicare	\$ 152.00	\$ 137.00	\$ 15.00	10.9%
Retiree & Family	\$ 601.00	\$ 385.00	\$ 216.00	56.1%
Retiree with Medicare, Spouse without Medicare	\$ 338.00	\$ 255.00	\$ 83.00	32.5%
Retiree without Medicare, Spouse with	\$ 338.00	\$ 255.00	\$ 83.00	32.5%
Retiree with Medicare, Family without Medicare	\$ 415.00	\$ 302.00	\$ 113.00	37.4%
Retiree, Family without Medicare, Spouse with	\$ 415.00	\$ 302.00	\$ 113.00	37.4%
Retiree & Spouse with Medicare, Dependent(s) WO	\$ 229.00	\$ 205.00	\$ 24.00	11.7%

Premiums Include:

Medical claims, Medical Admin, Rx Claims, Rx Admin

Dental claims, Dental Admin, UR, PPO, TRP and PCORI.

Stop Loss Premiums, All Vision Costs & County Pharmacy

Participant Count	Jan-Dec 2026		Jan-Dec 2025	
	Proposed Rates		Current Rates	
	2026		2025	Inc(Dec)
527	\$ 1,618,944.00		\$ 1,037,136.00	\$ 581,808.00
529	\$ 3,815,148.00		\$ 2,443,980.00	\$ 1,371,168.00
1056	\$ 5,434,092.00		\$ 3,481,116.00	\$ 1,952,976.00
0	\$ -		\$ -	\$ -
0	\$ -		\$ -	\$ -
0	\$ -		\$ -	\$ -

153	\$ 128,520.00		\$ 113,832.00	\$ 14,688.00
61	\$ 187,392.00		\$ 120,048.00	\$ 67,344.00
98	\$ 178,752.00		\$ 161,112.00	\$ 17,640.00
60	\$ 432,720.00		\$ 277,200.00	\$ 155,520.00
18	\$ 73,008.00		\$ 55,080.00	\$ 17,928.00
11	\$ 44,616.00		\$ 33,660.00	\$ 10,956.00
7	\$ 34,860.00		\$ 25,368.00	\$ 9,492.00
1	\$ 4,980.00		\$ 3,624.00	\$ 1,356.00
6	\$ 16,488.00		\$ 14,760.00	\$ 1,728.00
415	\$ 1,101,336.00		\$ 804,684.00	\$ 296,652.00

Total	\$ 6,535,428.00	\$ 4,285,800.00	\$ 2,249,628.00
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6 Months = \$ 1,124,814.00