

HEALTH INSURANCE RATE COMPARISON

| PPO/HRA PLAN (BT39) |    | 2024-2025   |              |             |             | 2025-2026   |              |             |             | INCREASE/(DECREASE) |           |
|---------------------|----|-------------|--------------|-------------|-------------|-------------|--------------|-------------|-------------|---------------------|-----------|
|                     |    | BOARD       |              |             |             | BOARD       |              |             |             |                     |           |
|                     |    | 24-25 RATES | CONTRIBUTION | 24 pays     | 18 pays     | 25-26 RATES | CONTRIBUTION | 24 pays     | 18 pays     | 24 pays             | 18 pays   |
| EE                  | 16 | \$ 904.52   | \$ 831.90    | \$ 36.31    | \$ 48.41    | \$ 1,104.88 | \$ 932.08    | \$ 86.40    | \$ 115.20   | \$ 50.09            | \$ 66.79  |
| EE+Spouse           | 0  | \$ 2,340.62 | \$ 831.90    | \$ 754.36   | \$ 1,005.81 | \$ 2,915.30 | \$ 932.08    | \$ 991.61   | \$ 1,322.15 | \$ 237.25           | \$ 316.33 |
| EE+Child(ren)       | 1  | \$ 1,663.22 | \$ 831.90    | \$ 415.66   | \$ 554.21   | \$ 2,083.70 | \$ 932.08    | \$ 575.81   | \$ 767.75   | \$ 160.15           | \$ 213.53 |
| Family              | 0  | \$ 3,099.31 | \$ 831.90    | \$ 1,133.71 | \$ 1,511.61 | \$ 3,894.11 | \$ 932.08    | \$ 1,481.02 | \$ 1,974.69 | \$ 347.31           | \$ 463.08 |

| NO DEDUCTIBLE PLAN (BT4M) |    | BOARD       |              |             |             | BOARD       |              |             |             | DIFFERENCE | DIFFERENCE |
|---------------------------|----|-------------|--------------|-------------|-------------|-------------|--------------|-------------|-------------|------------|------------|
|                           |    | 24-25 RATES | CONTRIBUTION | 24 pays     | 18 pays     | 25-26 RATES | CONTRIBUTION | 24 pays     | 18 pays     | (24 PAYS)  | (18 PAYS)  |
| EE                        | 10 | \$ 1,039.36 | \$ 831.90    | \$ 103.73   | \$ 138.31   | \$ 1,315.44 | \$ 932.08    | \$ 191.68   | \$ 255.57   | \$ 87.95   | \$ 117.27  |
| EE+Spouse                 | 1  | \$ 2,689.56 | \$ 831.90    | \$ 928.83   | \$ 1,238.44 | \$ 3,470.82 | \$ 932.08    | \$ 1,269.37 | \$ 1,692.49 | \$ 340.54  | \$ 454.05  |
| EE+Child(ren)             | 1  | \$ 1,911.17 | \$ 831.90    | \$ 539.64   | \$ 719.51   | \$ 2,480.76 | \$ 932.08    | \$ 774.34   | \$ 1,032.45 | \$ 234.71  | \$ 312.94  |
| Family                    | 0  | \$ 3,561.36 | \$ 831.90    | \$ 1,364.73 | \$ 1,819.64 | \$ 4,636.15 | \$ 932.08    | \$ 1,852.04 | \$ 2,469.38 | \$ 487.31  | \$ 649.74  |

| H.S.A. PLAN (BT5Z) |    | BOARD       |              |           |             | BOARD       |              |             |             | DIFFERENCE | DIFFERENCE |
|--------------------|----|-------------|--------------|-----------|-------------|-------------|--------------|-------------|-------------|------------|------------|
|                    |    | 24-25 RATES | CONTRIBUTION | 24 pays   | 18 pays     | 25-26 RATES | CONTRIBUTION | 24 pays     | 18 pays     | (24 PAYS)  | (18 PAYS)  |
| EE                 | 65 | \$ 813.34   | \$ 813.34    | \$ -      | \$ -        | \$ 992.98   | \$ 932.08    | \$ 30.45    | \$ 40.60    | \$ 30.45   | \$ 40.60   |
| EE+Spouse          | 0  | \$ 2,104.69 | \$ 831.90    | \$ 636.40 | \$ 848.53   | \$ 2,620.00 | \$ 932.08    | \$ 843.96   | \$ 1,125.28 | \$ 207.57  | \$ 276.75  |
| EE+Child(ren)      | 5  | \$ 1,495.56 | \$ 831.90    | \$ 331.83 | \$ 442.44   | \$ 1,872.65 | \$ 932.08    | \$ 470.29   | \$ 627.05   | \$ 138.46  | \$ 184.61  |
| Family             | 0  | \$ 2,786.90 | \$ 831.90    | \$ 977.50 | \$ 1,303.33 | \$ 3,499.68 | \$ 932.08    | \$ 1,283.80 | \$ 1,711.73 | \$ 306.30  | \$ 408.40  |

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|                                         |             |                 |
|-----------------------------------------|-------------|-----------------|
| Board Contribution Increase Calculation | \$ 1,104.88 | New Premium     |
|                                         | \$ (904.52) | Current Premium |
|                                         | \$ 200.36   | Difference      |
|                                         | \$ 0.50     |                 |
|                                         | \$ 100.18   |                 |

DENTAL INSURANCE RATE COMPARISON

GUARANTEED 48 MONTHS

| DENTAL        |   | 2024-2025   |          |          | 2025-2026   |          |           | 2025-2026 BCBS Proposal |          |          | INCREASE/(DECREASE) |          |
|---------------|---|-------------|----------|----------|-------------|----------|-----------|-------------------------|----------|----------|---------------------|----------|
|               |   | 24-25 RATES | 24 pays  | 18 pays  | 25-26 RATES | 24 pays  | 18 pays   | 25-26 RATES             | 24 pays  | 18 pays  | 24 pays             | 18 pays  |
| EE            | 0 | \$ 35.12    | \$ 17.56 | \$ 23.41 | \$ 41.44    | \$ 20.72 | \$ 27.63  | \$ 37.10                | \$ 18.55 | \$ 24.73 | \$ 3.16             | \$ 4.21  |
| EE+Spouse     | 0 | \$ 70.28    | \$ 35.14 | \$ 46.85 | \$ 82.93    | \$ 41.47 | \$ 55.29  | \$ 74.20                | \$ 37.10 | \$ 49.47 | \$ 6.33             | \$ 8.43  |
| EE+Child(ren) | 0 | \$ 66.60    | \$ 33.30 | \$ 44.40 | \$ 78.59    | \$ 39.30 | \$ 52.39  | \$ 90.22                | \$ 45.11 | \$ 60.15 | \$ 6.00             | \$ 7.99  |
| Family        | 0 | \$ 139.80   | \$ 69.90 | \$ 93.20 | \$ 164.96   | \$ 82.48 | \$ 109.97 | \$ 139.51               | \$ 69.76 | \$ 93.01 | \$ 12.58            | \$ 16.77 |

VISION

|               |   | 2024-2025   |         |          | 2025-2026   |         |          | 2025-2026 BCBS Proposal |          |          | DIFFERENCE | DIFFERENCE |
|---------------|---|-------------|---------|----------|-------------|---------|----------|-------------------------|----------|----------|------------|------------|
|               |   | 24-25 RATES | 24 pays | 18 pays  | 25-26 RATES | 24 pays | 18 pays  | 25-26 RATES             | 24 pays  | 18 pays  | (24 PAYS)  | (18 PAYS)  |
| EE            | 0 | \$ 6.19     | \$ 3.10 | \$ 4.13  | \$ 6.56     | \$ 3.28 | \$ 4.37  | \$ 7.60                 | \$ 3.80  | \$ 5.07  | \$ 0.19    | \$ 0.25    |
| EE+Spouse     | 0 | \$ -        | \$ -    | \$ -     | \$ -        | \$ -    | \$ -     | \$ 14.44                | \$ 7.22  | \$ 9.63  | \$ -       | \$ -       |
| EE+Child(ren) | 0 | \$ -        | \$ -    | \$ -     | \$ -        | \$ -    | \$ -     | \$ 15.20                | \$ 7.60  | \$ 10.13 | \$ -       | \$ -       |
| Family        | 0 | \$ 15.48    | \$ 7.74 | \$ 10.32 | \$ 16.56    | \$ 8.28 | \$ 11.04 | \$ 22.35                | \$ 11.18 | \$ 14.90 | \$ 0.54    | \$ 0.72    |