

Centennial School District #12

Renewal Equivalent Rates

January 1, 2027

\$20 Copay Plan											
Rate Tier	Employees	January 1, 2018	January 1, 2019	January 1, 2020	January , 2021	January 1, 2022	January 1, 2023	January 1, 2024	January 1, 2025	January 1, 2026	7.0% Increase January 1, 2027
Single	54	\$885.00	\$907.00	\$929.00	\$947.00	\$1,032.00	\$1,083.00	\$1,180.00	\$1,286.00	\$1,401.00	\$1,499.00
Single + 1	7	\$1,977.00	\$2,026.00	\$2,076.00	\$2,117.00	\$2,307.00	\$2,422.00	\$2,639.00	\$2,876.00	\$3,134.00	\$3,353.00
Family	15	\$2,294.00	\$2,351.00	\$2,409.00	\$2,457.00	\$2,678.00	\$2,811.00	\$3,063.00	\$3,338.00	\$3,638.00	\$3,892.00
Total Monthly	76	\$96,039	\$98,425	\$100,833	\$102,812	\$112,047	\$117,601	\$128,138	\$139,646	\$152,162	\$162,797
% Change from Current		9.2%	2.5%	2.4%	2.0%	9.0%	5.0%	9.0%	9.0%	9.0%	7.0%

\$3400/\$3500 HSA Plan											
Rate Tier	Employees	January 1, 2018	January 1, 2019	January 1, 2020	January 1, 2021	January 1, 2022	January 1, 2023	January 1, 2024	January 1, 2025	January 1, 2026	4.0% Increase January 1, 2027
Single	296	\$629.00	\$645.00	\$662.00	\$676.00	\$717.00	\$746.00	\$791.00	\$831.00	\$873.00	\$908.00
Single + One	95	\$1,407.00	\$1,442.00	\$1,479.00	\$1,509.00	\$1,600.00	\$1,664.00	\$1,764.00	\$1,853.00	\$1,946.00	\$2,024.00
Family	234	\$1,637.00	\$1,678.00	\$1,720.00	\$1,755.00	\$1,861.00	\$1,936.00	\$2,053.00	\$2,156.00	\$2,264.00	\$2,355.00
Total Monthly	625	\$702,907	\$720,562	\$738,937	\$754,121	\$799,706	\$831,920	\$882,118	\$926,515	\$973,054	\$1,012,118
% Change from Current		9.2%	2.5%	2.6%	2.1%	6.0%	4.0%	6.0%	5.0%	5.0%	4.0%
Total Monthly - All Plans	701	\$798,946	\$818,987	\$839,770	\$856,933	\$911,753	\$949,521	\$1,010,256	\$1,066,161	\$1,125,216	\$1,174,915
Total Annual - All Plans		\$9,587,352	\$9,827,844	\$10,077,240	\$10,283,196	\$10,941,036	\$11,394,252	\$12,123,072	\$12,793,932	\$13,502,592	\$14,098,980
Increase over Current							\$657,840	\$453,216	\$728,820	\$670,860	\$596,388
Overall % Increase							6.4%	4.1%	6.4%	5.5%	4.4%

Note: Due to the IRS indexing the minimum imbedded deductible level to \$3,400, the District increased the single deductible for 2025 to \$3,300 and \$3,400 for 2026. Propose \$3,500 for 2027 due to IRS increase

Dental											
Rate Tier	Employees	January 1, 2018	January 1, 2019	January 1, 2020	January 1, 2021	January 1, 2022	January 1, 2023	January 1, 2024	January 1, 2025	January 1, 2026	January 1, 2027
Single	441	\$30.00	\$30.00	\$31.00	\$31.00	\$31.00	\$31.00	\$33.00	\$38.00	\$40.00	\$42.00
Family	302	\$96.00	\$96.00	\$99.00	\$99.00	\$99.00	\$99.00	\$105.00	\$121.00	\$127.00	\$133.00
% Change from Current		0.0%	0.0%	3.1%	0.0%	0.0%	0.0%	6.3%	15.0%	5.0%	5.0%
Total Monthly	743	\$42,222	\$42,222	\$43,569	\$43,569	\$43,569	\$43,569	\$46,263	\$53,300	\$55,994	\$58,688
Total Annual		\$506,664	\$506,664	\$522,828	\$522,828	\$522,828	\$522,828	\$555,156	\$639,600	\$671,928	\$704,256
Increase over Current							\$0	\$0	\$32,328	\$32,328	\$32,328
Overall % Increase							0.0%	0.0%	6.2%	15.2%	4.8%