

To: KRESA Board of Education
 From: Meredith Lewis, Assistant Superintendent for Human Resources
 Date: October 20, 2026
 Subject: PA 152 Premium Share Recommendation

Medical Insurance

The West Michigan Health Insurance Pool (WMHIP) renewal reflects an 11.9% increase in premiums for 2027. Because the State's hard cap, which limits how much employers can pay towards health insurance costs increased by only 3%, employees must absorb the remaining cost increase.

Employee premiums and HSA contributions will be adjusted across plans as follows to comply with PA 152, as permitted by law:

Employee Contributions (per paycheck)			
<i>Job Grades 13+</i>			
		<u>Current</u>	<u>Proposed</u>
Value 250 (BCBS)	Single	\$ 132.50	\$ 165.00
	Double	\$ 170.00	\$ 287.50
	Family	\$ 242.50	\$ 407.50
Value 1000 (BCBS)	Single	\$ 82.50	\$ 102.50
	Double	\$ 110.00	\$ 185.00
	Family	\$ 142.50	\$ 240.00
Value HSA (BCBS)	Single	\$ 82.50	\$ 102.50
	Double	\$ 110.00	\$ 185.00
	Family	\$ 142.50	\$ 240.00
HDHP (Priority Health)	Single	\$ -	\$ -
	Double	\$ -	\$ -
	Family	\$ -	\$ -

Employer-paid HSA contributions for the Priority Health HDHP will be adjusted to \$20, \$40, or \$80 per month.

Thank you for your consideration.