

Employee Benefit Contribution

August 17, 2026



Affordable Care Act (ACA)



The Affordable Care Act (ACA)

- Law - March 2010
 - Changes to the nation's healthcare system
 - Employer shared responsibility
 - Requirement to offer insurance to full-time employees
 - Requirement that the insurance be affordable
- Affordable if the net monthly cost to the employee is less than or equal to a percentage, adjusted annually, of the employee's monthly household income.
 - Net monthly cost to the employee is based on the lowest-cost, employee-only option, net of the employer contribution, even if the employee selects a more costly option.



Available Medical Plans

	Monthly Premium	District Contribution	Employee Cost
Surest 8000			
Employee Only	\$ 812.97	\$ 365.00	\$ 447.97
Employee & Spouse	\$ 2,227.54	\$ 365.00	\$ 1,862.54
Employee & Child(ren)	\$ 1,520.25	\$ 365.00	\$ 1,155.25
Employee & Family	\$ 2,902.28	\$ 365.00	\$ 2,537.28
Kelsey Charter			
Employee Only	\$ 683.50	\$ 365.00	\$ 318.50
Employee & Spouse	\$ 1,872.79	\$ 365.00	\$ 1,507.79
Employee & Child(ren)	\$ 1,278.14	\$ 365.00	\$ 913.14
Employee & Family	\$ 2,440.08	\$ 365.00	\$ 2,075.08
HSA Kelsey Charter			
Employee Only	\$ 586.74	\$ 365.00	\$ 221.74
Employee & Spouse	\$ 1,607.67	\$ 365.00	\$ 1,242.67
Employee & Child(ren)	\$ 1,097.20	\$ 365.00	\$ 732.20
Employee & Family	\$ 1,094.65	\$ 365.00	\$ 729.65
UHC HSA			
Employee Only	\$ 648.45	\$ 365.00	\$ 283.45
Employee & Spouse	\$ 1,776.76	\$ 365.00	\$ 1,411.76
Employee & Child(ren)	\$ 1,212.60	\$ 365.00	\$ 847.60
Employee & Family	\$ 2,314.95	\$ 365.00	\$ 1,949.95

Affordable Care Act



Reverse ACA Affordability Calculator for Texas Schools

Instructions:

Use the Affordability Calculator tab to select plan year, then return to this tab.

Fill in the green box below with the employee's hourly rate.

Plan Year: 2026

Enter Employee's Hourly Rate: \$13.25

Maximum Monthly Net Cost to Employee*:

\$171.56

\$51
Increase Needed

\$221.74
Current Employee Cost

**If costs to employee, after deducting district and state contribution, exceeds this amount, coverage does not meet ACA affordability test.*

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ACA Affordability Calculator for Texas Schools

September 1 Plan Years

(may also be used for other plans with a summer/fall start month)

Instructions: Confirm the applicable plan year below.
Fill in the other green boxes with your district's data as specified.

Plan Year:	2026	
Your ESC Region:	04	
Monthly District Contribution (include \$75.00 from the state):	\$416.00	Current monthly contribution is \$365. $\$365 + \text{Additional } \$51 = \$416$
Total Monthly Premium for lowest-cost, employee-only coverage:	\$586.74	
Monthly Net Cost to Employee:	\$170.74	
Lowest hourly rate a full-time* employee in your district can be paid for insurance to be affordable:	\$13.19	

*Full-time as identified under the Affordable Care Act.

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Questions?

Thank You

