

**Health Insurance Rates
2026-27**

2026-27

Plan	No. of Employees Enrolled	Total Monthly Premium	Employee Cost per Month	Employee Cost per Pay Period	Employee Cost per year	Employee Cost per Pay Period Increase (Decrease) from 2025-26	% change
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MEDICAL - ASBAIT Value Silver Plan

Employee only	3	\$777.00	\$80.50	\$37.15	\$966.00	\$16.15	77%
Employee + Spouse	0	\$1,551.00	\$654.50	\$302.08	\$7,854.00	\$42.46	16%
Employee + Child(ren)	2	\$1,452.00	\$555.50	\$256.38	\$6,666.00	\$39.23	18%
Employee + Family	4	\$1,680.00	\$783.50	\$361.62	\$9,402.00	\$46.62	15%

MEDICAL - ASBAIT HDHP 2600 Plan

HSA Contribution \$1600/yr

Employee only	17	\$727.50	\$31.00	\$14.31	\$372.00	\$14.31	
Employee + Spouse	2	\$1,454.50	\$558.00	\$257.54	\$6,696.00	\$39.23	18%
Employee + Child(ren)	5	\$1,358.50	\$462.00	\$213.23	\$5,544.00	\$35.54	20%
Employee + Family	4	\$1,560.50	\$664.00	\$306.46	\$7,968.00	\$42.46	16%

MEDICAL - ASBAIT HDHP 4200 Plan

HSA Contribution \$1600/yr

Employee only	0	\$696.50	\$0.00	\$0.00	\$0.00	\$0.00	
Employee + Spouse	0	\$1,392.50	\$496.00	\$228.92	\$5,952.00	\$10.62	5%
Employee + Child(ren)	0	\$1,302.50	\$406.00	\$187.38	\$4,872.00	\$9.69	5%
Employee + Family	0	\$1,496.50	\$600.00	\$276.92	\$7,200.00	\$12.92	5%

DENTAL - ASBAIT

Employee only		\$42.00	\$42.00	\$19.38	\$504.00	\$0.00	0%
Employee + Spouse		\$85.00	\$85.00	\$39.23	\$1,020.00	\$0.00	0%
Employee + Child(ren)		\$71.00	\$71.00	\$32.77	\$852.00	\$0.00	0%
Employee + Family		\$110.00	\$110.00	\$50.77	\$1,320.00	\$0.00	0%

VISION - Superior Vision

Employee only		\$5.75	\$5.75	\$2.65	\$69.00	\$0.00	0%
Employee + Spouse		\$11.50	\$11.50	\$5.31	\$138.00	\$0.00	0%
Employee + Child(ren)		\$13.50	\$13.50	\$6.23	\$162.00	\$0.00	0%
Employee + Family		\$20.70	\$20.70	\$9.55	\$248.40	\$0.00	0%

FY26-27 cost increase to District

\$ 10,884

Total Annual District Cost

SUMMARY

District monthly contribution - Employee	
District monthly contribution - Family	
District annual HSA contribution / District buyout amount	
Insurance Buyout participants	

	2026-27	2025-26
	\$696.50	\$673.50
	\$200.00	\$200.00
	\$1,600.00	\$1,600.00
	14	14

	2026-27
	\$309,246
	\$40,800
	\$44,800
	\$ 22,400

Annual Amount Funded by District per eligible employee

\$8,359 - \$12,358