

BRACKET ISD

2025-2026 COMPARISON OF TRS HEALTH INSURANCE RATES AND CONTRIBUTIONS

Year	22-23	23-24	24-25	Proposed 25-26	Increase (Decrease) or no change
TRS Rate - Employee Only	\$ 346	\$ 376	\$ 426	\$ 468	\$ 42.00
<u>To Lowest Premium:</u>					
BISD Contribution	\$ 171	\$ 201	\$ 251	\$ 251	\$ -
State Contribution	\$ 75	\$ 75	\$ 75	\$ 75	\$ -
Employee Contribution	\$ 100	\$ 100	\$ 100	\$ 142	\$ 42.00
	\$ 346	\$ 376	\$ 426	\$ 468	\$ 42.00
Option 1: 25-26 annual Increase for BISD					
Option 2: 25-26 annual Increase for Employee				\$ 504	
Option 3: 25-26 annual Increase for BISD and Employee				\$ -	
Health Ins. - BISD Contribution	\$ 128,110	\$ 132,530	\$ 160,730	\$ 160,730	
<u>2025-26 Health Plans:</u>					
	24-25 Enrolled Employees		Employee Only Premium		
255-Primary Plan	\$ 22		\$ 468		
256-HD Plan	\$ 15		\$ 482		
258-Primary+ Plan	\$ 7		\$ 548		
257-ActiveCare 2	\$ -		\$ 1,013		
	\$ 44				

LEGAL CONSIDERATIONS:

TEXAS - HB 3343 Requirements

	25-26
BISD Local Contribution	\$ 251
State of Texas Contribution	\$ 75
HB3343-Mini. Required Contribution	\$ (225)
Above (below)	\$ 101

*FEDERAL - ACA (Affordability Care Act) Calculation

	*25-26
Monthly District & State Contribution	\$ 326.00
*Lowest hourly rate a full-time employee in district can be paid for insurance to be affordable:	
2024-25 BISD PG1 - Nonexempt (lowest hourly)	\$ 10.98
*ACA (Affordability Care Act) Calculation	\$ 9.17
Reverse ACA: Maximum Monthly Net Cost to Employee:	\$ 119.76

*TASB calculator for next plan year is not available & BISD compensations plans not approved as of 06/03/2025