



Benefit Cost Breakdown for Full-time Staff 2026

*****Staff premiums may vary depending upon location/organization***

Medical Insurance Premiums

| HDHP | Employer | Employee | Total |
|-----------------------|----------|------------|------------|
| Employee | \$670.83 | \$40.00 | \$710.83 |
| Employee + Spouse | \$706.49 | \$786.27 | \$1,492.76 |
| Employee + Child(ren) | \$916.97 | \$291.45 | \$1,208.42 |
| Family | \$954.25 | \$1,071.64 | \$2,025.89 |
| Core | Employer | Employee | Total |
| Employee | \$675.17 | \$130.79 | \$805.96 |
| Employee + Spouse | \$715.60 | \$976.92 | \$1,692.52 |
| Employee + Child(ren) | \$924.35 | \$445.79 | \$1,370.14 |
| Family | \$966.61 | \$1,330.38 | \$2,296.99 |
| Buy Up | Employer | Employee | Total |
| Employee | \$678.84 | \$207.56 | \$886.40 |
| Employee + Spouse | \$723.30 | \$1,138.13 | \$1,861.43 |
| Employee + Child(ren) | \$930.58 | \$576.29 | \$1,506.87 |
| Family | \$977.07 | \$1,549.16 | \$2,526.23 |

| Dental Insurance Employee Contribution (Monthly) | | | Staff pays full premium |
|---|----------|-----------|-------------------------|
| | Low Plan | High Plan | |
| Employee | \$14.66 | \$29.21 | |
| Employee + One | \$28.90 | \$56.59 | |
| Employee + 2 or more dependents | \$54.01 | \$99.01 | |

| Vision Insurance Employee Contribution (Monthly) | | Staff pays full premium |
|---|---------|-------------------------|
| Employee | \$7.81 | |
| Employee + Spouse | \$15.60 | |
| Employee + Children | \$17.16 | |
| Employee + Family | \$25.03 | |

Staff member pays full premium for Critical Illness, Hospital Indemnity, and Accident Insurance
2026 Vision/Dental with Guardian Insurance 2026 Health Plan with UMR|United Healthcare
No benefits changes for Guardian products