

Office of Human Resources

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## HEALTH INSURANCE RATES EFFECTIVE 7/1/2025 thru 6/30/2026

### UMR – A United Healthcare Company- HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

**Deductible: Single - \$1,650 / E+1 and Family - \$3,300 effective 7/1/25 – 6/30/26**

**Refer to the Benefit Summary and Uniform Glossary of Health Coverage and Terms for plan design and coverages**

	Monthly Premium	FULL-TIME			PART-TIME		
		District Contribution	Employee Share	Per 24 paychecks	District Contribution	Employee Share	Per 24 paychecks
<b>Single</b>	\$1,133.00	\$1,133.00	\$0.00	\$0.00	\$793.00	\$340.00	\$170.00
<b>Employee Plus One</b>	\$2,384.00	\$1,669.00	\$715.00	\$357.50	\$1,168.00	\$1,216.00	\$608.00
<b>Family</b>	\$2,607.00	\$1,825.00	\$782.00	\$391.00	\$1,277.00	\$1,330.00	\$655.00

*Mid-year enrollment or coverage level change (from single to E+1 for example) will require the total premium due to be divided by the remaining pay periods (through May) resulting in a new per paycheck amount. Employees who receive 19 paychecks rather than 24 will have the total yearly premium divided into 19 equal payments.*

*NOTE: District Contribution Exclusion: Employees who have health/hospitalization insurance coverage under another plan may participate in the District health/hospitalization insurance, but they will receive no District contribution toward the monthly premium. This does not include employees who receive Medicare, Tri-Care, or Veterans Affairs (VA) benefits, or exceptions granted by the Executive Director of Human Resources due to hardship.*

### 2025-26 District HSA Contribution

Single	Full-Time	Part-Time	Employee +1 & Family	Full-Time	Part-Time
	<b>\$825.00</b> (approximately \$68.75 per month)	<b>\$412.50</b> (approximately \$34.38 per month)		<b>\$1,650.00</b> (approximately \$137.50 per month)	<b>\$825.00</b> (approximately \$68.75 per month)

Newly Hired: In the school year first employed, the District will contribute into an HSA for newly hired employees the amounts listed above pro-rated based on start date.

### January – December 2024 Maximum Contribution Levels for HSAs as set by IRS

<b>Self-only</b>	<b>\$4,300</b>	2025 HSA maximum contribution levels include employee plus district contributions.
<b>Family</b>	<b>\$8,550</b>	
<b>Catch-up (55 or older)</b>	<b>\$1,000</b>	