



Municipalities, Colleges, Schools Insurance Group
2026 PREFERRED RATES - MONTHLY

MEDICAL	PPO \$25	PPO \$40	PPO \$60	PPO SELECT	CompleteCare	TRIO HMO	Kaiser		
ACTIVE EMPLOYEES					Medical Expense		Low	Med	High
(25K life insurance)					Reimbursement Plan		Plan	Plan	Plan
Employee Only	\$ 1,715	\$ 1,301	\$ 1,099	\$ 941	\$514 up to \$614	\$ 1,166	\$ 906	\$ 1,002	\$ 1,163
Employee + 1	\$ 3,421	\$ 2,597	\$ 2,185	\$ 1,871	\$514 up to \$714	\$ 2,509	\$ 1,801	\$ 1,993	\$ 2,315
Family	\$ 4,443	\$ 3,372	\$ 2,841	\$ 2,431	\$514 up to \$814	\$ 3,099	\$ 2,545	\$ 2,816	\$ 3,271
EARLY RETIREES							Low	Med	High
(5K life insurance)							Plan	Plan	Plan
Retiree Only	\$ 1,712	\$ 1,298	\$ 1,096	\$ 938		\$ 1,163	\$ 903	\$ 999	\$ 1,160
Retiree + 1	\$ 3,418	\$ 2,594	\$ 2,182	\$ 1,868		\$ 2,506	\$ 1,798	\$ 1,990	\$ 2,312
Family	\$ 4,440	\$ 3,369	\$ 2,838	\$ 2,428		\$ 3,096	\$ 2,542	\$ 2,813	\$ 3,268
M/C RETIREES									Sr. Advantage Plan
Retiree w/Medicare	\$ 1,165								\$ 471
Retiree & Spouse, both w/MC	\$ 1,776								

*Composite base rate
is \$514 for each tier, if no
additional premium
reimbursement is due.

DENTAL (with Ortho)	HIGH
Employee Only	\$ 60
Employee + 1	\$ 111
Family	\$ 192

VISION	C
Employee Only	\$ 13
Employee + 1	\$ 21
Family	\$ 37

LIFE INSURANCE / EAP	\$ 4.05
[Selection only for active employees opting out of medical]	

Effective January 1, 2026 through December 31, 2026

Board Adopted: August 28, 2025

(rounded to whole dollar)

rev. 9/4/25

