



MCSIG
municipalities • colleges • schools
insurance group

Municipalities, Colleges, Schools Insurance Group
2027 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	\$ 1,874	\$ 1,422	\$ 1,201	\$ 1,029	\$514 up to \$614	\$ 1,250	\$ 946	\$ 1,046	\$ 1,214
Employee + 1	\$ 3,739	\$ 2,839	\$ 2,388	\$ 2,045	\$514 up to \$714	\$ 2,690	\$ 1,880	\$ 2,081	\$ 2,417
Family	\$ 4,856	\$ 3,686	\$ 3,105	\$ 2,657	\$514 up to \$814	\$ 3,322	\$ 2,657	\$ 2,940	\$ 3,415
EARLY RETIREES							Low	Med	High
(5K life insurance)							Plan	Plan	Plan
Retiree Only	\$ 1,871	\$ 1,419	\$ 1,198	\$ 1,026		\$ 1,247	\$ 943	\$ 1,043	\$ 1,211
Retiree + 1	\$ 3,736	\$ 2,836	\$ 2,385	\$ 2,042		\$ 2,687	\$ 1,877	\$ 2,078	\$ 2,414
Family	\$ 4,853	\$ 3,683	\$ 3,102	\$ 2,654		\$ 3,319	\$ 2,654	\$ 2,937	\$ 3,412

*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	\$ 3.88
[Selection only for active employees opting out of medical]	

Effective January 1, 2027 through December 31, 2027

Board Adopted: August 27, 2026

(rounded to whole dollar)



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