

TWIN RIVERS UNIFIED SCHOOL DISTRICT

# FULL MEDICAL BENEFITS

What That Really Means for You & Your Family

## 100% District-Paid Kaiser Family Medical Coverage

- ✓ Full medical coverage for you and your entire family
- ✓ Prescription drug coverage included
- ✓ Preventive care and wellness visits
- ✓ No monthly premium deductions from your paycheck
- ✓ Mental health and behavioral health services
- ✓ Emergency and hospital coverage

THE KAISER HMO FAMILY PLAN IS VALUED AT

# \$36,864

per year for family medical coverage

Twin Rivers employees pay: **\$0**

## YOUR BENEFITS — YEAR BY YEAR

FULLY COVERED

### Year 1

2025–26

2.5% Salary Increase  
100% Kaiser Family Coverage

District pays your full premium.  
Zero out of pocket for you.

FULLY COVERED

### Year 2

2026–27

2.21% Salary Increase  
100% Kaiser Family Coverage

Full coverage continues. District contribution locked at this rate going forward.

CAP RESET

### Year 3+

2027–28 & Beyond

New Negotiation  
Cap Set at 26/27 Rate

The District's contribution stays at the full 26/27 premium level. Only the carrier's annual increase is subject to negotiation.

## WHAT IS A CAP RESET?

A "cap" is the maximum amount the District contributes toward your health insurance each year. A **cap increase** means the District moves that cap UP to match the full cost of your current premium — giving you a brand-new starting point.

### HOW THE INCREASED CAP WORKS



### Simple Math: What Could Year 3 Actually Cost?

#### IF KAISER RAISES PREMIUMS 7%

Full family premium in 26/27: **\$3,348/month**

District cap is locked at **\$3,348/month**

Kaiser raises it 7% → New cost: **\$3,582/month**

The gap: **\$234/month**

POTENTIAL EMPLOYEE COST

**\$234/mo**

~\$2,808/year

#### IF KAISER RAISES PREMIUMS 9%

Same family premium: **\$3,348/month**

District cap still locked at **\$3,348/month**

Kaiser raises it 9% → New cost: **\$3,649/month**

The gap: **\$301/month**

POTENTIAL EMPLOYEE COST

**\$301/mo**

~\$3,612/year

**Compare that to the average California family who pays **\$7,312/year** toward their premiums — every single year.**

*And this is the worst-case scenario — assuming none of the carrier increase is negotiated. In practice, salary and benefit negotiations happen every contract cycle, and this gap would be a bargaining item.*

**Two years of \$0 premiums. Salary increases both years. And a reset that protects your coverage going forward.**

Even in a worst-case Year 3, a Twin Rivers employee would pay a fraction of what the average California worker pays every year.

**THE DISTRICT IS READY TO SIGN. TODAY.**