



HEALTH BENEFITS PREMIUM CONTRIBUTION CALCULATIONS
EFFECTIVE JANUARY 1, 2026
 The rates below are BASED on 1.00 FTE Employee
 MSD Contribution amount will be prorated if employee is less than 1.0 FTE

HEALTH INSURANCE											
TOTAL PREMIUM (A+B)	Kaiser HMO \$5	Kaiser HMO \$15	Kaiser DHMO	United Healthcare Alliance Network HMO \$25	United Healthcare Alliance Network HMO \$30	United Healthcare Alliance Network DHMO	United Healthcare Full Network HMO \$25	United Healthcare Full Network HMO \$30	United Healthcare Full Network DHMO	United Healthcare PPO 80/60	United Healthcare PPO 70/50
Single	\$ 1,194.72	\$ 1,144.74	\$ 1,054.46	\$ 1,081.25	\$ 1,054.94	\$ 857.80	\$ 1,106.87	\$ 1,078.76	\$ 973.15	\$ 2,193.83	\$ 2,224.48
Two Party	\$ 2,389.44	\$ 2,289.48	\$ 2,108.92	\$ 2,109.95	\$ 2,065.76	\$ 1,773.56	\$ 2,159.93	\$ 2,112.40	\$ 1,898.99	\$ 4,385.39	\$ 4,448.95
Family	\$ 3,381.06	\$ 3,239.61	\$ 2,984.12	\$ 3,003.64	\$ 2,938.61	\$ 2,524.78	\$ 3,074.81	\$ 3,004.96	\$ 2,703.34	\$ 5,701.20	\$ 5,784.58
% increase in TOTAL premium from 2024	-0.92%	-0.92%	-0.92%	NEW	NEW	NEW	NEW	NEW	NEW	23.52%	25.61%
EMPLOYER SHARE (A) MSD	Kaiser HMO \$5	Kaiser HMO \$15	Kaiser DHMO	United Healthcare Alliance Network HMO \$25	United Healthcare Alliance Network HMO \$30	United Healthcare Alliance Network DHMO	United Healthcare Full Network HMO \$25	United Healthcare Full Network HMO \$30	United Healthcare Full Network DHMO	United Healthcare PPO 80/60	United Healthcare PPO 70/50
Single	\$ 949.40	\$ 949.40	\$ 949.40	\$ 949.40	\$ 949.40	\$ 857.80	\$ 949.40	\$ 949.40	\$ 949.40	\$ 949.40	\$ 949.40
Two Party	\$ 1,898.78	\$ 1,898.78	\$ 1,898.78	\$ 1,898.78	\$ 1,898.78	\$ 1,773.56	\$ 1,898.78	\$ 1,898.78	\$ 1,898.78	\$ 1,898.78	\$ 1,898.78
Family	\$ 2,686.80	\$ 2,686.80	\$ 2,686.80	\$ 2,686.80	\$ 2,686.80	\$ 2,524.78	\$ 2,686.80	\$ 2,686.80	\$ 2,686.80	\$ 2,686.80	\$ 2,686.80
EMPLOYEE SHARE (B) YOU	Kaiser HMO \$5	Kaiser HMO \$15	Kaiser DHMO	United Healthcare Alliance Network HMO \$25	United Healthcare Alliance Network HMO \$30	United Healthcare Alliance Network DHMO	United Healthcare Full Network HMO \$25	United Healthcare Full Network HMO \$30	United Healthcare Full Network DHMO	United Healthcare PPO 80/60	United Healthcare PPO 70/50
Single	\$ 245.32	\$ 195.34	\$ 105.06	\$ 131.85	\$ 105.54	\$ -	\$ 157.47	\$ 129.36	\$ 23.75	\$ 1,244.43	\$ 1,275.08
Two Party	\$ 490.66	\$ 390.70	\$ 210.14	\$ 211.17	\$ 166.98	\$ -	\$ 261.15	\$ 213.62	\$ 0.21	\$ 2,486.61	\$ 2,550.17
Family	\$ 694.26	\$ 552.81	\$ 297.32	\$ 316.84	\$ 251.81	\$ -	\$ 388.01	\$ 318.16	\$ 16.54	\$ 3,014.40	\$ 3,097.78

DENTAL INSURANCE	Rate	Employer Share	Employee Share
High Plan Option (Group#7103-00028):	\$ 91.72	\$ 91.72	\$ -
Low Plan Option (Group#7103-00128) :			
Single	\$ 42.70	\$ 42.70	\$ -
Two Party	\$ 86.53	\$ 86.53	\$ -
Family	\$ 122.11	\$ 101.92	\$ 20.19
VISION (Group#30081849-0019) :	\$ 19.45	\$ 19.45	\$ -
LIFE INSURANCE	Premium	Employer Share	Employee Share
Administrators (\$100k)	\$ 18.35	\$ 18.35	\$ -
Supervisors (\$50k)	\$ 8.35	\$ 8.35	\$ -
Classified Non-Management > 0.75fte	\$ 6.75	\$ 6.75	\$ -
Certificated Non-Management > 0.50fte	\$ 6.75	\$ 6.75	\$ -

How to calculate the monthly "Employee Share" for part-time employees:

Example:

Premium:	\$ 1,194.72	(Enter Total Premium A+B)
Employer Share:	\$ 949.40	(Enter Employer Share A)
Employee FTE:	0.75	(# of hours/week divided by 40)
Adjusted Employer Share:	\$ 712.05	(Employer Share times Employee FTE)
Employee Share:	<u>\$ 482.67</u>	(Premium minus Adjusted Employer Share)

NOTES:

*Above benefit chart is for MTA and CSEA members ONLY.

*Confidential/Childcare Directors/Director of Buildings and Grounds: District CAP for health benefits is the Kaiser Single CAP of \$949.40, and Two-party contribution of \$1,046.54. Employer pays 100% of dental and vision premiums. District CAP is pro-rated for part-time employees.

*Certificated Administrators (Principals/Directors): District CAP for health benefits is the Kaiser Single CAP of \$949.40 and employer pays 100% dental and vision premiums.

*Classified Administrator (CBO): 100% of health is paid by employee and employer pays 100% of dental and vision premiums.