



DEPARTMENT OF HUMAN RESOURCES  
Health Benefits Division

2026 Health Insurance Premiums-Amended Final

EPO Base Plan

BASIC	Monthly Premium		Employee Cost		
	2026 Total Rates	2026 Employer Rates	2026 Employee Rates (Monthly)	2026 Employee Rates (Per Pay Period)	Increase (Per Pay Period)
Employee Only	\$ 878.00	\$ 878.00	\$ -	\$ -	\$ -
Employee + Spouse	\$ 1,386.00	\$ 878.00	\$ 508.00	\$ 254.00	\$ 24.00
Employee + Child(ren)	\$ 1,056.00	\$ 878.00	\$ 178.00	\$ 89.00	\$ 24.00
Employee + Family	\$ 1,532.00	\$ 878.00	\$ 654.00	\$ 327.00	\$ 30.00

RETIREE under 65	Monthly Premium		
	Current	2026 Proposed	Increase Per Month
Employee Only	\$ 670.00	\$ 700.00	\$ 30.00
Employee + Spouse	\$ 1,160.00	\$ 1,212.00	\$ 52.00
Employee + Child(ren)	\$ 810.00	\$ 862.00	\$ 52.00
Employee + Family	\$ 1,300.00	\$ 1,358.00	\$ 58.00

RETIREE 65 & over	Monthly Premium		
	Current	2026 Proposed	Increase Per Month
Employee Only	340.00	356.00	16.00
Employee + Spouse	828.00	866.00	38.00
Employee + Child(ren)	480.00	518.00	38.00
Employee + Family	968.00	1,012.00	44.00

PPO Buy-Up Plan

BUY-UP	Monthly Premium		Employee Cost		
	2026 Total Rates	2026 Employer Rates	2026 Employee Rates (Monthly)	2026 Employee Rates (Per Pay Period)	Increase (Per Pay Period)
Employee Only	\$ 988.00	\$ 878.00	\$ 110.00	\$ 55.00	\$ 5.00
Employee + Spouse	\$ 1,634.00	\$ 878.00	\$ 756.00	\$ 378.00	\$ 33.00
Employee + Child(ren)	\$ 1,180.00	\$ 878.00	\$ 302.00	\$ 151.00	\$ 33.00
Employee + Family	\$ 1,852.00	\$ 878.00	\$ 974.00	\$ 487.00	\$ 42.00

RETIREE under 65	Monthly Premium		
	Current	2026 Proposed	Increase Per Month
Employee Only	770.00	806.00	36.00
Employee + Spouse	1,505.00	1,574.00	69.00
Employee + Child(ren)	1,015.00	1,084.00	69.00
Employee + Family	1,715.00	1,794.00	79.00

RETIREE 65 & over	Monthly Premium		
	Current	2026 Proposed	Increase Per Month
Employee Only	440.00	460.00	20.00
Employee + Spouse	1,175.00	1,228.00	53.00
Employee + Child(ren)	685.00	738.00	53.00
Employee + Family	1,385.00	1,446.00	61.00

\*\*Rates effective 01/01/2026

\*\*Proposed Rates rounded to the nearest even dollar