

Monthly Premiums - District and Employee Contributions

January 1, 2025, thru December 31, 2025 (Updated Sept 8, 2024)					
Medical Plan	Total Monthly Premium	Certificated & Management		Classified	
		District Monthly Contribution	Employee Monthly Contribution	District Monthly Contribution	Employee Monthly Contribution
Kaiser Permanente					
New HMO Plan Offered for 2025					
Employee only	\$ 896.67	\$ 644.38	\$ 252.29	\$ 749.21	\$ 147.46
Employee + 1	\$ 1,811.28	\$ 1,349.70	\$ 461.58	\$ 1,499.21	\$ 312.07
Employee + 2	\$ 2,499.57	\$ 1,856.33	\$ 643.24	\$ 2,070.77	\$ 428.80
HMO (HSA)					
Employee only	\$ 729.77	\$ 536.31	\$ 193.46	\$ 606.55	\$ 123.22
Employee + 1	\$ 1,474.14	\$ 1,124.24	\$ 349.90	\$ 1,213.15	\$ 260.99
Employee + 2	\$ 2,034.32	\$ 1,546.13	\$ 488.19	\$ 1,675.74	\$ 358.58
UHC - Harmony (Formerly Canopy / Limited)					
HMO - High (Harmony)					
Employee only	\$ 1,061.95	\$ 718.97	\$ 342.98	\$ 924.71	\$ 137.24
Employee + 1	\$ 2,123.89	\$ 1,516.16	\$ 607.73	\$ 1,854.66	\$ 269.23
Employee + 2	\$ 3,005.29	\$ 2,164.76	\$ 840.53	\$ 2,633.99	\$ 371.30
HMO - Mid (Harmony)					
Employee only	\$ 927.35	\$ 634.77	\$ 292.58	\$ 799.97	\$ 127.38
Employee + 1	\$ 1,854.71	\$ 1,342.13	\$ 512.58	\$ 1,604.82	\$ 249.89
Employee + 2	\$ 2,624.41	\$ 1,917.12	\$ 707.29	\$ 2,279.81	\$ 344.60
HMO - Low (Harmony)					
Employee only	\$ 875.12	\$ 589.36	\$ 285.76	\$ 762.80	\$ 112.32
Employee + 1	\$ 1,750.24	\$ 1,244.16	\$ 506.08	\$ 1,529.89	\$ 220.35
Employee + 2	\$ 2,476.59	\$ 1,776.38	\$ 700.21	\$ 2,172.71	\$ 303.88
UHC-Signature Value (Formerly Full Network)					
HMO - High (Signature Value)					
Employee only	\$ 1,524.02	\$ 1,029.13	\$ 494.89	\$ 1,318.25	\$ 205.77
Employee + 1	\$ 3,048.02	\$ 2,136.48	\$ 911.54	\$ 2,641.72	\$ 406.30
Employee + 2	\$ 4,312.96	\$ 3,042.54	\$ 1,270.42	\$ 3,747.71	\$ 565.25
HMO - Mid (Signature Value)					
Employee only	\$ 1,339.01	\$ 939.28	\$ 399.73	\$ 1,211.63	\$ 127.38
Employee + 1	\$ 2,678.03	\$ 1,951.13	\$ 726.90	\$ 2,428.14	\$ 249.89
Employee + 2	\$ 3,789.42	\$ 2,778.87	\$ 1,010.55	\$ 3,444.81	\$ 344.61
HMO - Low (Signature Value)					
Employee only	\$ 1,264.48	\$ 896.56	\$ 367.92	\$ 1,152.16	\$ 112.32
Employee + 1	\$ 2,528.95	\$ 1,858.58	\$ 670.37	\$ 2,308.60	\$ 220.35
Employee + 2	\$ 3,578.45	\$ 2,645.78	\$ 932.67	\$ 3,274.57	\$ 303.88
PPO (HSA)					
Employee only	\$ 1,760.93	\$ 1,130.61	\$ 630.32	\$ 1,626.70	\$ 134.23
Employee + 1	\$ 3,697.96	\$ 2,401.94	\$ 1,296.02	\$ 3,416.08	\$ 281.88
Employee + 2	\$ 5,318.00	\$ 3,420.35	\$ 1,897.65	\$ 4,915.32	\$ 402.68

The “Employee Monthly Premium” noted above is based on **full-time employment**. Full-time employment is defined as working eight hours per day for all employees except Teachers. Teachers are considered full-time based on a seven hour work day. The “Employee Monthly Contribution” for employees working less than full-time is prorated based on the employee’s percentage of full time as described below:

The example below describes the calculation to determine the adjusted monthly premium for a classified employee working 6 hours per day and selecting United Healthcare HMO - High employee only coverage. Part-time employees can calculate their adjusted monthly premium contribution by following the example below and substituting their actual hours worked per day and premium for the medical plan selected.					
Step 1:	Determine percent full-time factor (full-time equivalent)				
	Divide assigned hours per day by 8 hours				
		6	<i>divided by</i>	8	= 75% full-time
Step 2:	Determine the Districts adjusted monthly premium contribution				
	Multiply the Districts portion of premium by percent full-time determined in Step 1				
		\$ 1,318.25	<i>times</i>	75.00%	= \$ 988.69
Step 3:	Determine the employee adjusted monthly premium contribution				
	Subtract the Total Monthly Premium from the District adjusted contribution determined in Step 2				
		\$ 1,524.02	<i>minus</i>	\$ 988.69	= \$ 535.33