

Roanoke County Public Schools
2025-2026 Annual Budget
Health Insurance Comparisons
Note for analysis purposes all rates are for 12-Month Contracts

	Option 1										Option 2							Option 3							Option 4													
	2025 Per Month KC1000			2026 Per Month KC1000				Impact on Employee			2026 Per Month KC1000				Impact on Employee			2026 Per Month KC2000				Impact on Employee			2026 Per Month KC2000				Impact on Employee									
	EE	ER	Premium	EE	ER	Premium	HRA	%	Monthly	Annual	EE	ER	Premium	HRA	%	Monthly	Annual	EE	ER	Premium	HRA	%	Monthly	Annual	EE	ER	Premium	HRA	%	Monthly	Annual							
Wellness - Single	115.80	656.14	771.94	130.14	737.52	867.66	500.00	12.38%	14.34	172.08	126.22	715.20	841.42	500.00	9.00%	10.42	125.04	115.80	656.14	771.94	500.00	0.00%	-	-	72.56	653.06	725.62	500.00	-37.34%	(43.24)	(518.88)							
Wellness - Employee + Minor	405.28	752.64	1,157.92	455.52	845.98	1,301.50	1,000.00	12.40%	50.24	602.88	441.74	820.40	1,262.14	1,000.00	9.00%	36.46	437.52	405.28	752.64	1,157.92	1,000.00	0.00%	-	-	326.54	761.90	1,088.44	1,000.00	-19.43%	(78.74)	(944.88)							
Wellness - Employee + Spouse	694.74	849.14	1,543.88	780.90	954.42	1,735.32	1,000.00	12.40%	86.16	1,033.92	757.28	925.56	1,682.84	1,000.00	9.00%	62.54	750.48	694.74	849.14	1,543.88	1,000.00	0.00%	-	-	580.50	870.74	1,451.24	1,000.00	-16.44%	(114.24)	#####							
Wellness - Family	868.44	1,061.42	1,929.86	976.12	1,193.04	2,169.16	1,000.00	12.40%	107.68	1,292.16	946.60	1,156.96	2,103.56	1,000.00	9.00%	78.16	937.92	868.44	1,061.42	1,929.86	1,000.00	0.00%	-	-	725.62	1,088.44	1,814.06	1,000.00	-16.45%	(142.82)	#####							
Wellness - Family - School Couple	578.96	1,350.90	1,929.86	650.74	1,518.42	2,169.16	1,000.00	12.40%	71.78	861.36	631.06	1,472.50	2,103.56	1,000.00	9.00%	52.10	625.20	578.96	1,350.90	1,929.86	1,000.00	0.00%	-	-	453.52	1,360.54	1,814.06	1,000.00	-21.67%	(125.44)	#####							
Non-Wellness - Single	289.48	675.44	964.92	325.38	759.20	1,084.58	500.00	12.40%	35.90	430.80	315.54	736.24	1,051.78	500.00	9.00%	26.06	312.72	289.48	675.44	964.92	500.00	0.00%	-	-	272.10	634.92	907.02	500.00	-6.00%	(17.38)	(208.56)							
Non-Wellness - Employee + Minor	675.46	675.44	1,350.90	759.20	759.20	1,518.40	1,000.00	12.40%	83.74	1,004.88	736.24	736.24	1,472.48	1,000.00	9.00%	60.78	729.36	675.46	675.44	1,350.90	1,000.00	0.00%	-	-	634.92	634.92	1,269.84	1,000.00	-6.00%	(40.54)	(486.48)							
Non-Wellness - Employee + Spouse	1,042.12	694.74	1,736.86	1,171.34	780.90	1,952.24	1,000.00	12.40%	129.22	1,550.64	1,135.92	757.28	1,893.20	1,000.00	9.00%	93.80	1,125.60	1,042.12	694.74	1,736.86	1,000.00	0.00%	-	-	979.58	653.06	1,632.64	1,000.00	-6.00%	(62.54)	(750.48)							
Non-Wellness - Family	1,250.54	833.70	2,084.24	1,405.60	937.08	2,342.68	1,000.00	12.40%	155.06	1,860.72	1,363.10	908.74	2,271.84	1,000.00	9.00%	112.56	1,350.72	1,250.54	833.70	2,084.24	1,000.00	0.00%	-	-	1,175.50	783.68	1,959.18	1,000.00	-6.00%	(75.04)	(900.48)							
	2025 Per Month KC2000			2026 Per Month KC2000				Impact on Employee			2026 Per Month HDHP3400				Impact on Employee			2026 Per Month HDHP3400				Impact on Employee			2026 Per Month KC2000				Impact on Employee									
	EE	ER	Premium	EE	ER	Premium	HRA	%	Monthly	Annual	EE	ER	Premium	HSA	%	Monthly	Annual	EE	ER	Premium	HSA	%	Monthly	Annual	EE	ER	Premium	HRA	%	Monthly	Annual							
Wellness - Single	64.46	580.10	644.56	72.46	652.04	724.50	500.00	12.41%	8.00	96.00	70.26	632.32	702.58	850.00	9.00%	5.80	69.60	64.46	580.10	644.56	850.00	0.00%	-	-	72.56	653.06	725.62	500.00	12.57%	8.10	97.20							
Wellness - Employee + Minor	290.06	676.78	966.84	326.02	760.74	1,086.76	1,000.00	12.40%	35.96	431.52	316.16	737.72	1,053.88	1,700.00	9.00%	26.10	313.20	290.06	676.78	966.84	1,700.00	0.00%	-	-	326.54	761.90	1,088.44	1,000.00	12.58%	36.48	437.76							
Wellness - Employee + Spouse	515.64	773.48	1,289.12	579.60	869.40	1,449.00	1,000.00	12.40%	63.96	767.52	562.06	843.10	1,405.16	1,700.00	9.00%	46.42	557.04	515.64	773.48	1,289.12	1,700.00	0.00%	-	-	580.50	870.74	1,451.24	1,000.00	12.58%	64.86	778.32							
Wellness - Family	644.56	966.84	1,611.40	724.50	1,086.76	1,811.26	1,000.00	12.40%	79.94	959.28	702.58	1,053.88	1,756.46	1,700.00	9.00%	58.02	696.24	644.56	966.84	1,611.40	1,700.00	0.00%	-	-	725.62	1,088.44	1,814.06	1,000.00	12.58%	81.06	972.72							
Wellness - Family - School Couple	402.86	1,208.54	1,611.40	452.82	1,358.44	1,811.26	1,000.00	12.40%	49.96	599.52	439.12	1,317.34	1,756.46	1,700.00	9.00%	36.26	435.12	402.86	1,208.54	1,611.40	1,700.00	0.00%	-	-	453.52	1,360.54	1,814.06	1,000.00	12.58%	50.66	607.92							
Non-Wellness - Single	241.72	563.98	805.70	271.68	633.94	905.62	500.00	12.39%	29.96	359.52	263.46	614.76	878.22	850.00	8.99%	21.74	260.88	241.72	563.98	805.70	850.00	0.00%	-	-	272.10	634.92	907.02	500.00	12.57%	30.38	364.56							
Non-Wellness - Employee + Minor	564.00	563.98	1,127.98	633.94	633.94	1,267.88	1,000.00	12.40%	69.94	839.28	614.76	614.76	1,229.52	1,700.00	9.00%	50.76	609.12	564.00	563.98	1,127.98	1,700.00	0.00%	-	-	634.92	634.92	1,269.84	1,000.00	12.57%	70.92	851.04							
Non-Wellness - Employee + Spouse	870.16	580.10	1,450.26	978.08	652.04	1,630.12	1,000.00	12.40%	107.92	1,295.04	948.48	632.32	1,580.80	1,700.00	9.00%	78.32	939.84	870.16	580.10	1,450.26	1,700.00	0.00%	-	-	979.58	653.06	1,632.64	1,000.00	12.57%	109.42	1,313.04							
Non-Wellness - Family	1,044.20	696.12	1,740.32	1,173.70	782.46	1,956.16	1,000.00	12.40%	129.50	1,554.00	1,138.18	758.78	1,896.96	1,700.00	9.00%	93.98	1,127.76	1,044.20	696.12	1,740.32	1,700.00	0.00%	-	-	1,175.50	783.68	1,959.18	1,000.00	12.57%	131.30	1,575.60							
Insurance Benefits (Employer)				17,040,459		Additional GENF:		424,713					16,971,834		Additional GENF:		386,813					15,689,806		Additional GENF:		(755,187)					15,967,198		Additional GENF:		(474,187)			
Insurance Withholdings (Employee)				7,080,295		Additional GRNT:		118,126					6,866,199		Additional GRNT:		114,126					6,299,266		Additional GRNT:		65,026					5,921,132		Additional GRNT:		74,926			
Insurance Withholdings (Retiree)				643,147		Additional NUTR:		(108,087)					620,971		Additional NUTR:		(112,887)					562,261		Additional NUTR:		(145,587)					588,309		Additional NUTR:		(140,587)			
Premiums				24,763,901									24,459,004									22,551,333									22,476,639							
Paid Claims				17,313,800									16,568,400									13,449,600									14,890,200							
Pharmacy				6,221,900									6,221,900									6,221,900									6,221,900							
Health Reinsurance				1,380,000									1,380,000									1,380,000									1,380,000							
HRA Contributions				942,300									1,357,875									1,357,875									942,300							
NoCo Health and Wellness Center				837,500									837,500									837,500									837,500							
Health Insurance Consultant + OPEB Actuary				50,000									50,000									50,000									50,000							
Flu Shots				25,000									25,000									25,000									25,000							
Wellness Program				15,000									15,000									15,000									15,000							
ACA Taxes & Fees				10,700									10,700									10,700									10,700							
Computer Software (Jellyvision)				37,300									37,300									37,300									0		No need for Jellyvision if only 1 option.					
Expenses				26,833,500									26,503,675									23,384,875									24,372,600							
One-time transfer from General Fund				2,200,000									2,200,000									2,200,000									2,200,000							
Recurring transfer from General Fund to cover operating expenses				975,500									975,500									975,500									938,200							
Transfer from General Fund - 2% margin				498,300									483,400									421,000									449,800							
Total transfers from General Fund				3,673,800		Total GENF Cost		4,098,513					3,658,900		Total GENF Cost		4,045,713					3,596,500		Total GENF Cost		2,841,313					3,588,000		Total GENF Cost		3,113,813			
Net Surplus				1,604,201									1,614,229									2,762,958									1,692,039							
Reserve Balance Recommendation				Minimum		Maximum							Minimum		Maximum							Minimum		Maximum														