

**SYOSSET CENTRAL SCHOOL DISTRICT  
SYOSSET, NEW YORK**

**TO:** Empire and HIP Active Enrollees  
**FROM:** Benefits Office  
**SUBJECT:** Health Insurance Premiums Effective January 1, 2025  
**DATE:** December 5, 2024

Please be advised that the Health Insurance premiums for the Empire Plan will increase by 2.3% for the Individual plan and by 0.02% for the Family plan, effective January 1, 2025.

HIP rates will increase by 8.9% for both Family and Individual plans, effective January 1, 2025.

*The below health insurance rates will be in effect for 2025, unless employee contribution percentages change as per negotiated union contracts.*

**THE NEW MONTHLY RATES ARE AS FOLLOWS:**

**EMPIRE PLAN 20% Employee Contribution** (Teachers, Therapists, RN's, Principals, Asst. Principals, AA's, CSEA, Unaffiliated)

**2025 Individual Plan Monthly Premium: \$295.92 (\$147.96 per paycheck)**

*2024 Individual Plan Monthly Premium: \$292.38 (\$146.19 per paycheck)*

**2025 Family Plan Monthly Premium: \$673.56 (\$336.78 per paycheck)**

*2024 Family Plan Monthly Premium: \$673.42 (\$336.71 per paycheck)*

**HIP-HMO 20% Employee Contribution** (Teachers, Therapists, RN's, Principals, Asst. Principals, AA's, CSEA, Unaffiliated)

**2025 Individual Plan Monthly Premium: \$381.58 (\$190.79 per paycheck)**

*2024 Individual Plan Monthly Premium: \$377.54 (\$188.77 per paycheck)*

**2025 Family Plan Monthly Premium \$934.84 (\$467.42 per paycheck)**

*2024 Family Plan Monthly Premium: \$924.94 (\$462.47 per paycheck)*