

Roanoke County Public Schools

2025-2026 Annual Budget

Health Insurance Options for March 6, 2025 Budget Work Session

2026 Option A

2026 Option B

2025 Key Care 1000 (PPO)				
	EE	ER	Premium	HRA
Single	115.80	656.14	771.94	500
Employee + Minor	405.28	752.64	1,157.92	1,000
Employee + Spouse	694.74	849.14	1,543.88	1,000
Family	868.44	1,061.42	1,929.86	1,000
Family for School Couple	578.96	1,350.90	1,929.86	1,000

2026 Key Care 1000 (PPO)				
EE	ER	Premium	HRA	EE ▲
185.00	740.00	925.00	500	69.20
499.50	888.00	1,387.50	1,000	94.22
814.00	1,036.00	1,850.00	1,000	119.26
1,054.50	1,258.00	2,312.50	1,000	186.06
536.50	1,776.00	2,312.50	1,000	-42.46

2026 Key Care 1000 (PPO)				
EE	ER	Premium	HRA	EE ▲
185.00	740.00	925.00	500	69.20
499.50	888.00	1,387.50	1,000	94.22
814.00	1,036.00	1,850.00	1,000	119.26
1,054.50	1,258.00	2,312.50	1,000	186.06
536.50	1,776.00	2,312.50	1,000	-42.46

2025 Key Care 2000 (PPO)				
	EE	ER	Premium	HRA
Single	64.46	580.10	644.56	500
Employee + Minor	290.06	676.78	966.84	1,000
Employee + Spouse	515.64	773.48	1,289.12	1,000
Family	644.56	966.84	1,611.40	1,000
Family for School Couple	402.86	1,208.54	1,611.40	1,000

2026 Key Care 2000 (PPO)				
EE	ER	Premium	HRA	EE ▲
113.50	740.00	853.50	500	49.04
392.26	888.00	1,280.26	1,000	102.20
671.00	1,036.00	1,707.00	1,000	155.36
875.76	1,258.00	2,133.76	1,000	231.20
357.76	1,776.00	2,133.76	1,000	-45.10

2026 Health Keepers 2000 (HMO)				
EE	ER	Premium	HRA	EE ▲
93.14	740.00	833.14	500	28.68
361.72	888.00	1,249.72	1,000	71.66
630.28	1,036.00	1,666.28	1,000	114.64
824.86	1,258.00	2,082.86	1,000	180.30
306.86	1,776.00	2,082.86	1,000	-96.00

Insurance Rate Updates

New Plan Option Added – We introduced **Health Keepers, an HMO with a \$3,400 deductible**, designed to provide cost savings.

Health Savings Account (HSA) Contribution – The Health Keepers \$3,400 plan includes an HSA with an employer contribution of **\$1,200 for single coverage or \$2,400 for family coverage**.

Employer Contribution Structure – Employer contributions now vary by insurance coverage tier but remain consistent across all plan options.

Increased Employer Contribution – The employer contribution for the **family and school couple rate** has been increased to provide additional support for employees.

Non-Wellness Rate Changes – Non-wellness rates have been **eliminated**. Employer contributions for **HRA or HSA** will only be provided to employees who participate in the wellness program.

Contract Terms – For analysis purposes, **all rates are based on 12-month contracts**.

2026 Health Keepers 3400 (HMO)			
EE	ER	Premium	HSA
0.00	740.00	740.00	1,200
222.00	888.00	1,110.00	2,400
444.00	1,036.00	1,480.00	2,400
592.00	1,258.00	1,850.00	2,400
74.00	1,776.00	1,850.00	2,400

2026 Health Keepers 3400 (HMO)			
EE	ER	Premium	HSA
0.00	740.00	740.00	1,200
222.00	888.00	1,110.00	2,400
444.00	1,036.00	1,480.00	2,400
592.00	1,258.00	1,850.00	2,400
74.00	1,776.00	1,850.00	2,400

Premiums	26,060,720
Transfer from General Fund	2,633,397
Interest	100,000
Total Revenues	28,794,117

Paid claims	23,121,500
HRA and HSA contributions	1,309,500
Contractual services (clinic)	206,400
Professional services (consultant)	50,000
Computer software (ALEX)	37,300
Flu shots	25,000
ACA taxes & fees	10,400
Total Expenditures	24,760,100

Net Revenue/Expenditures	4,034,017
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Premiums	25,854,124
Transfer from General Fund	2,633,397
Interest	100,000
Total Revenues	28,587,521

Paid claims	22,914,400
HRA and HSA contributions	1,309,500
Contractual services (clinic)	206,400
Professional services (consultant)	50,000
Computer software (ALEX)	37,300
Flu shots	25,000
ACA taxes & fees	10,400
Total Expenditures	24,553,000

Net Revenue/Expenditures	4,034,521
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