

Roanoke County Public Schools

2025-2026 Annual Budget

Health Insurance Options for March 13, 2025 Budget Work Session

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

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

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**. Wellness incentives will continue but tied to Employer contributions for **HRA or HSA**.

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

2026 Option A

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

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

2026 Health Keepers 3400 (HMO)				
	EE	ER	Premium	HSA
Single	0.00	740.00	740.00	1,200
Employee + Minor	222.00	888.00	1,110.00	2,400
Employee + Spouse	444.00	1,036.00	1,480.00	2,400
Family	592.00	1,258.00	1,850.00	2,400
Family for School Couple	74.00	1,776.00	1,850.00	2,400

Premiums	26,060,720
Transfer from General Fund	2,765,277
Interest	100,000
Total Revenues	28,925,997

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)	-
Flu shots	25,000
ACA taxes & fees	10,400
Total Expenditures	24,722,800

Net Revenue/Expenditures	4,203,197
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2026 Option B

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

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

2026 Health Keepers 3400 (HMO)				
	EE	ER	Premium	HSA
Single	0.00	740.00	740.00	1,200
Employee + Minor	222.00	888.00	1,110.00	2,400
Employee + Spouse	444.00	1,036.00	1,480.00	2,400
Family	592.00	1,258.00	1,850.00	2,400
Family for School Couple	74.00	1,776.00	1,850.00	2,400

Premiums	25,854,124
Transfer from General Fund	2,765,277
Interest	100,000
Total Revenues	28,719,401

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)	-
Flu shots	25,000
ACA taxes & fees	10,400
Total Expenditures	24,515,700

Net Revenue/Expenditures	4,203,701
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