

27J SCHOOLS

Monthly Employee Insurance Premium Rates

Plan Year: July 1, 2025 - June 30, 2026

Payroll deduction of employee paid premiums begins on June 30, 2025 payroll

The monthly employee costs are subject to a final review contingent upon the outcome of district negotiations and the group's final contribution structure.

Annual 27J Schools HSA Contribution: \$4,300 for Individuals / \$8,550 for Families

Insurance Plan - Type of Coverage	2025 - 2026 Monthly Premium rates	2025 - 2026 Monthly Employee Cost for Payroll Deduction
Proposed cost for all employees (including HSA Contribution):	Premium + HSA Contribution	
Kaiser \$8,000/\$16,000 HDHP with HSA – Employee Only	\$841.72	\$0.00
Kaiser HDHP with HSA - Employee/Spouse	\$1,873.69	\$1,031.97
Kaiser HDHP with HSA - Employee/Child(ren)	\$1,662.55	\$820.83
Kaiser HDHP with HSA - Employee/Spouse/Child(ren)	\$2,190.36	\$1,348.64
Proposed cost for all employees:		
Dental Insurance – Employee Only	\$42.90	\$0.00
Dental Insurance - Employee/Spouse	\$87.53	\$44.63
Dental Insurance - Employee Child(ren)	\$75.62	\$32.72
Dental Insurance - Employee/Spouse/Child(ren)	\$118.92	\$76.02
Proposed cost for all employees:		
Vision Insurance Employee Only	\$6.73	\$0.00
Vision Insurance Employee/Spouse	\$9.34	\$2.61
Vision Insurance Employee/Children	\$9.52	\$2.79
Vision Insurance Employee/Spouse/Child(ren)	\$17.85	\$11.12
Life and AD&D Insurance - Employee Only	Varies by employee - 2 X annual base salary @ \$0.100 per \$1,000	\$0.00

> Insurance coverage begins the first of the month following the first day worked in a benefited job position.

> Monthly premiums are due at the end of the month prior to the month of coverage. Therefore, some new employees may have to pay two month's insurance premiums from their first payroll check if coverage began the first of that month.