

## HEALTH/DENTAL INSURANCE RATES 2025-26

### Board Pays 90% of the Lowest Cost Health Insurance Plan

Deductions based on **24** pay periods (full year staff or licensed staff choosing 24 pays).

Part-time employees are pro-rated based on their FTE.

<b>Health</b>	<b>1.0 FTE Employee Cost with 90% Board Pay</b>	<b>.90 FTE Employee Cost with 90% Board Pay</b>	<b>.80 FTE Employee Cost with 90% Board Pay</b>	<b>.75 FTE Employee Cost with 90% Board Pay</b>	<b>.5 FTE Employee Cost with 90% Board Pay</b>
	GHC HMO & PPO	GHC HMO & PPO	GHC HMO & PPO	GHC HMO & PPO	GHC HMO & PPO
	Single Family	\$42.19 \$94.92	\$80.15 \$180.35	\$118.12 \$265.77	\$137.10 \$308.49

<b>Dental</b>	<b>1.0 FTE Employee Cost with 90% Board Pay</b>	<b>.90 FTE Employee Cost with 90% Board Pay</b>	<b>.80 FTE Employee Cost with 90% Board Pay</b>	<b>.75 FTE Employee Cost with 90% Board Pay</b>	<b>.5 FTE Employee Cost with 90% Board Pay</b>
	\$2.66	\$5.06	\$7.45	\$8.65	\$14.64
	Single Family	\$7.37 \$14.01	\$20.64	\$23.96	\$40.55

Deductions based on **18** pay periods (school year only support staff).

Part-time employees are pro-rated based on their FTE.

<b>Health</b>	<b>1.0 FTE Employee Cost with 90% Board Pay</b>	<b>.88 FTE Employee Cost with 90% Board Pay</b>	<b>.81 FTE Employee Cost with 90% Board Pay</b>	<b>.75 FTE Employee Cost with 90% Board Pay</b>	<b>.5 FTE Employee Cost with 90% Board Pay</b>
	GHC HMO & PPO	GHC HMO & PPO	GHC HMO & PPO	GHC HMO & PPO	GHC HMO & PPO
	Single Family	\$56.25 \$126.56	\$116.99 \$263.24	\$152.43 \$342.97	\$182.80 \$411.31

<b>Dental</b>	<b>1.0 FTE Employee Cost with 90% Board Pay</b>	<b>.88 FTE Employee Cost with 90% Board Pay</b>	<b>.81 FTE Employee Cost with 90% Board Pay</b>	<b>.75 FTE Employee Cost with 90% Board Pay</b>	<b>.5 FTE Employee Cost with 90% Board Pay</b>
	\$3.55	\$7.38	\$9.62	\$11.53	\$19.52
	Single Family	\$9.83 \$20.45	\$26.64	\$31.95	\$54.06