

The rising cost of healthcare, coupled with stagnant salaries, is placing an unsustainable financial burden on our teachers and threatening the stability of our educational workforce.

The Reality

In 2025, individual subscribers to the State Health Plan who completed the Tobacco Attestation paid \$25/month. That cost is now increasing across all income brackets:

- Educators earning **\$50,000 or less** face a **40% increase** (\$10/month).
- Those earning **\$50,001–\$65,000** face a **100% increase** (\$25/month).
- Those earning **\$65,001–\$90,000** face a **160% increase** (\$40/month).
- Those earning **\$90,000+** face a **220% increase** (\$55/month).

While family plan premiums have seen smaller increases (or modest decreases), **all members are impacted by higher out-of-pocket expenses:**

- **Annual deductibles have doubled:** In-Network deductibles increased from \$1,500 to \$3,000 for individuals, and from \$4,500 to \$9,000 for families. These numbers double for Out-Of-Network.
- **Out-of-pocket maximums** have risen: from \$5,900 to \$6,500 for individuals In-Network, and from \$11,800 to \$13,000 for out-of-network care.
- **Co-pays for primary care** have increased across the board.
 - Preferred PCP on ID increased from \$0 to \$15
 - Non CPP PCP on ID increased from \$30 to \$40
 - Any other PCP not on ID care increased from \$45 to \$50
- **Therapy services (speech, occupational, physical, and chiropractic)** have seen significant hikes
 - Previously CPP provider was \$36, and now it is \$62 regardless of the provider.
- **Behavioral health** visit co-pays were \$0 with a CPP provider, which has increased to \$15 regardless of the in-network provider.
- **Pharmacy costs** have surged: Tier 1 prescriptions rose from \$16 to \$25, Tier 2 from \$47 to \$75, and Tier 5 from \$350 to \$600.

The Concern

These increases are not matched by salary growth. Teachers are being asked to absorb hundreds—if not thousands—of dollars in additional healthcare costs without any corresponding raise in pay. This imbalance is not only unjust, it is unsustainable.

Educators are already facing difficult choices. Many are looking across the state line to Virginia, where compensation and benefits are more competitive. If we do not act now, we risk losing talented professionals and struggling to fill vacant positions.

The Ask

We urge you to advocate at the local and state level for:

- **Immediate salary increases** that reflect the rising cost of living and healthcare.
- **Transparent and equitable compensation structures** that protect educators from financial hardship.
 - Pay must reflect cost-of-living changes.

- Transparency regarding salary and cost of benefits. Many staff did not know their salary band for their new monthly premiums until Open Enrollment began
- **Retention-focused policies** that make our district a place where teachers feel valued and supported.

In addition, we ask the BOE to **urge state lawmakers to prioritize passing a full state budget**