Municipalities, Colleges, Schools Insurance Group (MCSIG)

## ACTIVE CERTIFICATED & MANAGEMENT EMPLOYEES

### JANUARY - DECEMBER 2026 RATES

| MEDICAL PLAN | DEPENDENTS | ANNUAL PREMIUM | ANNUAL DISTRICT CONTRIBUTION | MONTHLY EMPLOYEE COST (10 MONTH) | MONTHLY EMPLOYEE COST (11 MONTH) | MONTHLY EMPLOYEE COST (12 MONTH) |
|---|---|---|---|---|---|---|
| PPO $25 | Employee Only | $ 20,580.00 | $ 11,040.00 | **$ 954.00** | **$ 867.27** | **$ 795.00** |
| | Employee + 1 | $ 41,052.00 | $ 16,260.00 | **$ 2,479.20** | **$ 2,253.82** | **$ 2,066.00** |
| | Family | $ 53,316.00 | $ 21,120.00 | **$ 3,219.60** | **$ 2,926.91** | **$ 2,683.00** |
| PPO $40 | Employee Only | $ 15,612.00 | $ 11,040.00 | **$ 457.20** | **$ 415.64** | **$ 381.00** |
| | Employee + 1 | $ 31,164.00 | $ 16,260.00 | **$ 1,490.40** | **$ 1,354.91** | **$ 1,242.00** |
| | Family | $ 40,464.00 | $ 21,120.00 | **$ 1,934.40** | **$ 1,758.55** | **$ 1,612.00** |
| PPO $60 | Employee Only | $ 13,188.00 | $ 11,040.00 | **$ 214.80** | **$ 195.27** | **$ 179.00** |
| | Employee + 1 | $ 26,220.00 | $ 16,260.00 | **$ 996.00** | **$ 905.45** | **$ 830.00** |
| | Family | $ 34,092.00 | $ 21,120.00 | **$ 1,297.20** | **$ 1,179.27** | **$ 1,081.00** |
| PPO Select | Employee Only | $ 11,292.00 | $ 11,040.00 | **$ 25.20** | **$ 22.91** | **$ 21.00** |
| | Employee +1 | $ 22,452.00 | $ 16,260.00 | **$ 619.20** | **$ 562.91** | **$ 516.00** |
| | Family | $ 29,172.00 | $ 21,120.00 | **$ 805.20** | **$ 732.00** | **$ 671.00** |
| Trio HMO | Employee Only | $ 13,992.00 | $ 11,040.00 | **$ 295.20** | **$ 268.36** | **$ 246.00** |
| | Employee + 1 | $ 30,108.00 | $ 16,260.00 | **$ 1,384.80** | **$ 1,258.91** | **$ 1,154.00** |
| | Family | $ 37,188.00 | $ 21,120.00 | **$ 1,606.80** | **$ 1,460.73** | **$ 1,339.00** |
| Kaiser Low | Employee Only | $ 10,872.00 | $ 11,040.00 | **$ -** | **$ -** | **$ -** |
| | Employee + 1 | $ 21,612.00 | $ 16,260.00 | **$ 535.20** | **$ 486.55** | **$ 446.00** |
| | Family | $ 30,540.00 | $ 21,120.00 | **$ 942.00** | **$ 856.36** | **$ 785.00** |
| Kaiser Medium | Employee Only | $ 12,024.00 | $ 11,040.00 | **$ 98.40** | **$ 89.45** | **$ 82.00** |
| | Employee + 1 | $ 23,916.00 | $ 16,260.00 | **$ 765.60** | **$ 696.00** | **$ 638.00** |
| | Family | $ 33,792.00 | $ 21,120.00 | **$ 1,267.20** | **$ 1,152.00** | **$ 1,056.00** |
| Kaiser High | Employee Only | $ 13,956.00 | $ 11,040.00 | **$ 291.60** | **$ 265.09** | **$ 243.00** |
| | Employee +1 | $ 27,780.00 | $ 16,260.00 | **$ 1,152.00** | **$ 1,047.27** | **$ 960.00** |
| | Family | $ 39,252.00 | $ 21,120.00 | **$ 1,813.20** | **$ 1,648.36** | **$ 1,511.00** |