



WCSD Retired Employee Premium Rates effective 1/1/2026

PPO	Medical and Dental	Vision	GAP
Retiree Only	\$873.49	\$15.54	\$14.80
Spouse	\$512.34	\$0.00	\$12.10
1 Child	\$316.73	\$0.00	\$9.60
2 Children	\$618.74	\$0.00	\$9.60
Family	\$809.75	\$0.00	\$21.70

HDHP	Medical and Dental	Vision	GAP
Retiree Only	\$690.90	\$15.54	N/A
Spouse	\$267.99	\$0.00	N/A
1 Child	\$103.58	\$0.00	N/A
2 Children	\$357.28	\$0.00	N/A
Family	\$517.79	\$0.00	N/A

Retired Employees with Medicare A&B prior to 9/15/2016 (\$109.40 monthly discount)

PPO	Medical and Dental	Vision	GAP
Retiree Only	\$764.09	\$15.54	\$14.80
Spouse	\$512.34	\$0.00	\$12.10
Spouse with Medicare	\$402.94	\$0.00	\$12.10
1 Child	\$316.73	\$0.00	\$9.60
2 Children	\$618.74	\$0.00	\$9.60
Family	\$809.75	\$0.00	\$21.70
Family with Medicare Spouse	\$700.35	\$0.00	\$21.70

HDHP	Medical and Dental	Vision	GAP
Retiree Only	\$581.50	\$15.54	N/A
Spouse	\$267.99	\$0.00	N/A
Spouse with Medicare	\$158.59		
1 Child	\$103.58	\$0.00	N/A
2 Children	\$357.28	\$0.00	N/A
Family	\$517.79	\$0.00	N/A
Family with Medicare Spouse	\$407.95	\$0.00	N/A



Retired Employees with 40% subsidy

(Effective for ESP/Classified employees that started prior to July 1, 1999, and retired after 15 years of service)

**Subject to change effective July 1st of every year*

PPO	Medical and Dental	Vision	GAP
Retiree Only	\$552.87	\$15.54	\$14.80
Spouse	\$512.34	\$0.00	\$12.10
1 Child	\$316.73	\$0.00	\$9.60
2 Children	\$618.74	\$0.00	\$9.60
Family	\$809.75	\$0.00	\$21.70

HDHP	Medical and Dental	Vision	GAP
Retiree Only	\$581.50	\$15.54	N/A
Spouse	\$267.99	\$0.00	N/A
1 Child	\$103.58	\$0.00	N/A
2 Children	\$357.28	\$0.00	N/A
Family	\$517.79	\$0.00	N/A

Retired Employees with 40% subsidy and Medicare A&B prior to 9/15/2016

(\$109.40 monthly discount)

PPO	Medical and Dental	Vision	GAP
Retiree Only	\$443.47	\$15.54	\$14.80
Spouse	\$512.34	\$0.00	\$12.10
Spouse with Medicare	\$402.94	\$0.00	\$12.10
1 Child	\$316.73	\$0.00	\$9.60
2 Children	\$618.74	\$0.00	\$9.60
Family	\$809.75	\$0.00	\$21.70
Family with Medicare Spouse	\$700.35	\$0.00	\$21.70

HDHP	Medical and Dental	Vision	GAP
Retiree Only	\$333.92	\$15.54	N/A
Spouse	\$267.99	\$0.00	N/A
Spouse with Medicare	\$158.59		
1 Child	\$103.58	\$0.00	N/A
2 Children	\$357.28	\$0.00	N/A
Family	\$517.79	\$0.00	N/A
Family with Medicare Spouse	\$407.95	\$0.00	N/A

Revised 1.15.2026



Basic Life insurance Rates

\$40,000	\$17.32	Certified/Classified
\$50,000	\$21.65	Confidential (ESP)
\$100,000	\$43.30	EA's
\$200,000	\$86.60	Administrator/Pro-tech/Psychologist