GRAND RAPIDS AREA SCHOOLS
Resilience + Readiness + Excellence

Important Information Regarding Benefits for 2026-2027

MEDICAL

- Plan year will be from July 1, 2026- June 30, 2027
- Premium increase of 15.5%
- Deductibles will be $3400 for Single and $6800 for family.
- Premiums are pre-taxed. Rate sheets are available on the ISD 318 website on the Benefits page within each unit.
- If you are a 9- or 10-month hourly employee, your premiums will be pro-rated for **18** pay periods.
- If you do not make any changes, your coverage will continue as previously elected.

HEALTH SAVINGS ACCOUNT (HSA)

IRS limits for 2026 are set below. This maximum includes contributions from employer and employee combined.

  - Single Limits for this plan year are $4,400 (+$1,000 catch up for 55+)
  - Family limits for 2025 are $8,750 (+$1,000 catch up for 55+)
  - It is your responsibility not to contribute over the IRS limits.

- HSA's are not an annual enrollment. You can make changes to your HSA account anytime throughout the year using the tile link on your Skyward dashboard. Use the HSA Calculator to know how much you can contribute each year. You will not be making elections in the Open Enrollment link.
- Contributions from the District will be made in TWO contributions (50% of the deductible for the full plan year). First one will be in October 2026 and the second one in April 2027. Single contribution will be $850 each contribution and family will be $1700 each contribution.
- You are NOT eligible to make or receive District contributions to an HSA account if:
  - You are enrolled in Medicare or Tricare
  - You are enrolled in a non-HSA eligible plan (i.e. enrolled in spouse's coverage, that's a copay plan)
  - You are claimed as a dependent on someone else's taxes (dependent child)

DENTAL

- Provider will remain to be Health Partners
- Premium rate increase of 8%
  - Single = $49.98/month
  - Single+1= $97.50/month
  - Family= $165.98/month
- Employees pay 100% of the premium
- If you are a 9- or 10-month hourly employee, your premiums will be pro-rated for **18** pay periods.
- If you do not make any changes, your coverage will continue as previously elected.

FLEX SPENDING ACCOUNTS

- Medical Flex Spending – this is an annual election. If you want coverage, you **MUST** enroll in each plan year during Open Enrollment. This coverage does not "default".
  - IRS limits for 2026 are $3,400/year.

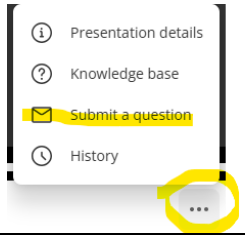
    - FSA is limited to vision and dental expenses if you have an HSA. If you are electing while having an HSA, *you need to choose the Limited Purpose FSA*
    - Tax Free money to use for qualifying expenses
- Dependent Care – This is an annual election. If you want coverage, you **MUST** enroll each plan year during Open Enrollment. This plan does not "default".
    - IRS limits for 2026 are $7,500/year

LIFE INSURANCE

- Madison Group Term Life – Additional Life Insurance is available for employees to purchase.
    - Any election of coverage will require Evidence of Insurability
    - EOI will need to be completed immediately after you submit your enrollment
    - If EOI is required, a delay in starting coverage may apply
    - EOI Form
    - If you do not make any changes, your coverage will continue as previously elected.
- PERA Group Term Life
    - Guarantee issue for you, spouse and dependent children up to age 26
    - Application form must be completed immediately after you submit your enrollment
    - PERA Life Application
    - If you do not make any changes, your coverage will continue as previously elected.

Additional information can be found on the ISD 318 Website

DEPARTMENT>HUMAN RESOURCES > EMPLOYEE INFORMATION >BENEFITS

The BENEFIT GUIDE has great information and links to provide explanation and details for your benefits.	OPEN ENROLLMENT Video can also be a great tool for insurance information. (You will need to provide your name and email address to log in) 

Please let us know if you have any questions.

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