



2026 HEALTH INSURANCE PREMIUMS

HSA Contributions

Employees electing Plans 2 or 3 are HSA-eligible. In addition to lower paycheck deductions, these employees also receive annual HSA contributions from ACSC, half in February and August:

- \$1,500 - Employee Only
- \$2,500 - Employee + Spouse/Child(ren)

YEAR-ROUND – 26-PAY EMPLOYEES (24 Benefit Premium Deductions)

Program	Coverage	Total Annual Premium	ACSC Pays		Employee Pays	24 - Per Pay Amounts	Increase '26 vs '25
PLAN 1 HRH PPO PLAN \$500/\$1,000	Employee Only	\$10,990.29	\$9,012.04	82%	\$1,978.25	\$82.43	\$0.82
	Employee + Spouse	\$25,257.60	\$16,417.44	65%	\$8,840.16	\$368.34	\$3.65
	Employee + Child(ren)	\$21,645.35	\$14,069.48	65%	\$7,575.87	\$315.66	\$3.12
	Family	\$27,559.43	\$17,913.63	65%	\$9,645.80	\$401.91	\$3.98
PLAN 2 CDHP (HSA Eligible) \$3,500/\$6,000	Employee Only	\$9,804.11	\$8,039.37	82%	\$1,764.74	\$73.53	\$0.73
	Employee + Spouse	\$22,512.66	\$14,633.23	65%	\$7,879.43	\$328.31	\$3.25
	Employee + Child(ren)	\$19,294.07	\$12,541.15	65%	\$6,752.92	\$281.37	\$2.78
	Family	\$24,568.33	\$15,969.42	65%	\$8,598.91	\$358.29	\$3.55
PLAN 3 CDHP (HSA Eligible) \$6,000/\$12,000	Employee Only	\$8,344.14	\$6,842.19	82%	\$1,501.95	\$62.58	\$0.62
	Employee + Spouse	\$19,145.48	\$12,444.56	65%	\$6,700.92	\$279.20	\$2.76
	Employee + Child(ren)	\$16,400.66	\$10,660.43	65%	\$5,740.23	\$239.18	\$2.37
	Family	\$20,881.18	\$13,572.77	65%	\$7,308.41	\$304.52	\$3.02
DENTAL	Employee Only	\$441.87	\$362.34	82%	\$79.53	\$3.31	\$0.35
	Family	\$1,312.62	\$853.20	65%	\$459.42	\$19.14	\$2.05
VISION	Employee Only	\$76.61	--	--	\$76.61	\$3.19	\$0.34
	Family	\$211.55	--	--	\$211.55	\$8.81	\$0.94

SCHOOL YEAR – 22-PAY EMPLOYEES (16 Benefit Premium Deductions)

Program	Coverage	Total Annual Premium	ACSC Pays		Employee Pays	16 - Per Pay Amounts	Increase '26 vs '25
PLAN 1 HRH PPO PLAN \$500/\$1,000	Employee Only	\$10,990.29	\$9,012.04	82%	\$1,978.25	\$123.64	\$1.22
	Employee + Spouse	\$25,257.60	\$16,417.44	65%	\$8,840.16	\$552.51	\$5.47
	Employee + Child(ren)	\$21,645.35	\$14,069.48	65%	\$7,575.87	\$473.49	\$4.69
	Family	\$27,559.43	\$17,913.63	65%	\$9,645.80	\$602.86	\$5.97
PLAN 2 CDHP (HSA Eligible) \$3,500/\$6,000	Employee Only	\$9,804.11	\$8,039.37	82%	\$1,764.74	\$110.30	\$1.10
	Employee + Spouse	\$22,512.66	\$14,633.23	65%	\$7,879.43	\$492.46	\$4.87
	Employee + Child(ren)	\$19,294.07	\$12,541.15	65%	\$6,752.92	\$422.06	\$4.18
	Family	\$24,568.33	\$15,969.42	65%	\$8,598.91	\$537.43	\$5.32
PLAN 3 CDHP (HSA Eligible) \$6,000/\$12,000	Employee Only	\$8,344.14	\$6,842.19	82%	\$1,501.95	\$93.87	\$0.93
	Employee + Spouse	\$19,145.48	\$12,444.56	65%	\$6,700.92	\$418.81	\$4.15
	Employee + Child(ren)	\$16,400.66	\$10,660.43	65%	\$5,740.23	\$358.76	\$3.55
	Family	\$20,881.18	\$13,572.77	65%	\$7,308.41	\$456.78	\$4.53
DENTAL	Employee Only	\$441.87	\$362.34	82%	\$79.53	\$4.97	\$0.53
	Family	\$1,312.62	\$853.20	65%	\$459.42	\$28.71	\$3.07
VISION	Employee Only	\$76.61	--	--	\$76.61	\$4.79	\$0.51
	Family	\$211.55	--	--	\$211.55	\$13.22	\$1.41

Participants will have access to the same high-quality coverage with the same network of doctors and hospitals and the same access to the HRH Wellness Center and preventative care benefits.

