

2026 Sept. - Dec. Early Childhood Insurance Rates

Option 1 - BCBSM \$1700/\$3400 80% PPO Medical/Dental/Vision/Life/LTD

Hours	Status	2026 Monthly Insurance Rates	Employer Monthly Contribution	Employee Monthly Insurance Premiums	Sept.- Dec. 2026 4 Months	Employee Per Pay Insurance Premiums	
						8 Pays 12/18/26	9/11/26
6.5 - 8	Single	\$751.43	\$ 608.75	\$142.68	\$ 570.72	\$	71.34
6.5 - 8	Two Person	\$1,734.06	\$ 608.75	\$ 1,125.31	\$ 4,501.24	\$	562.66
6.5 - 8	Family	\$2,189.73	\$ 608.75	\$ 1,580.98	\$ 6,323.92	\$	790.49

OR

Option 2 - BCBSM \$2000/\$4000 100% PPO Medical/Dental/Vision/Life/LTD

Hours	Status	2026 Monthly Insurance Rates	Employer Monthly Contribution	Employee Monthly Insurance Premiums	Sept.- Dec. 2026 4 Months	Employee Per Pay Insurance Premiums	
						8 Pays 12/18/26	9/11/26
6.5 - 8	Single	\$810.76	\$ 608.75	\$ 202.01	\$ 808.04	\$	101.01
6.5 - 8	Two Person	\$1,876.48	\$ 608.75	\$ 1,267.73	\$ 5,070.92	\$	633.87
6.5 - 8	Family	\$2,367.75	\$ 608.75	\$ 1,759.00	\$ 7,036.00	\$	879.50

OR

Option 3 - BCBSM \$2500/\$5000 100% PPO Medical/Dental/Vision/Life/LTD

Hours	Status	2026 Monthly Insurance Rates	Employer Monthly Contribution	Employee Monthly Insurance Premiums	Sept.- Dec. 2026 4 Months	Employee Per Pay Insurance Premiums	
						8 Pays 12/18/26	9/11/26
6.5 - 8	Single	\$769.95	\$ 608.75	\$ 161.20	\$ 644.80	\$	80.60
6.5 - 8	Two Person	\$1,778.53	\$ 608.75	\$ 1,169.78	\$ 4,679.12	\$	584.89
6.5 - 8	Family	\$2,245.32	\$ 608.75	\$ 1,636.57	\$ 6,546.28	\$	818.29

Option 4 - BCN \$1700/\$3400 100% POS Medical/Dental/Vision/Life/LTD

Hours	Status	2026 Monthly Insurance Rates	Employer Monthly Contribution	Employee Monthly Insurance Premiums	Sept.- Dec. 2026 4 Months	Employee Per Pay Insurance Premiums	
						8 Pays 12/18/26	9/11/26
6.5 - 8	Single	\$659.64	\$ 608.75	\$ 50.89	\$ 203.56	\$	25.45
6.5 - 8	Two Person	\$1,513.76	\$ 608.75	\$ 905.01	\$ 3,620.04	\$	452.51
6.5 - 8	Family	\$1,914.36	\$ 608.75	\$ 1,305.61	\$ 5,222.44	\$	652.81

OR PAK B with cash in lieu

PAK B - Dental/Vision/Life/LTD- No employee contribution

Hours	Status	2026 Monthly Insurance Rates
6.5 - 8	Single	\$ 46.54
6.5 - 8	Two Person	\$ 69.38
6.5 - 8	Family	\$ 107.30

CASH IN LIEU OF MEDICAL INSURANCE

Hours	Monthly Cash in Lieu Sept-May	Cash in Lieu Lump Sum Payment 6/18/27 To Cover June- Aug
6.5 - 8	\$ 375.00	\$ 1,125.00