

2026 Jan. - Aug. 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	Jan.-Aug. 2026 8 Months	Employee Per Pay Insurance Premiums 13 Pays 1/2/26-6/19/26
6.5 - 8	Single	\$751.43	\$ 608.75	\$142.68	\$ 1,141.44	\$ <b>87.80</b>
6.5 - 8	Two Person	\$1,734.06	\$ 608.75	\$ 1,125.31	\$ 9,002.48	\$ <b>692.50</b>
6.5 - 8	Family	\$2,189.73	\$ 608.75	\$ 1,580.98	\$ 12,647.84	\$ <b>972.91</b>

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	Jan.-Aug. 2026 8 Months	Employee Per Pay Insurance Premiums 13 Pays 1/2/26-6/19/26
6.5 - 8	Single	\$810.76	\$ 608.75	\$ 202.01	\$ 1,616.08	\$ <b>124.31</b>
6.5 - 8	Two Person	\$1,876.48	\$ 608.75	\$ 1,267.73	\$ 10,141.84	\$ <b>780.14</b>
6.5 - 8	Family	\$2,367.75	\$ 608.75	\$ 1,759.00	\$ 14,072.00	\$ <b>1,082.46</b>

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	Jan.-Aug. 2026 8 Months	Employee Per Pay Insurance Premiums 13 Pays 1/2/26-6/19/26
6.5 - 8	Single	\$769.95	\$ 608.75	\$ 161.20	\$ 1,289.60	\$ <b>99.20</b>
6.5 - 8	Two Person	\$1,778.53	\$ 608.75	\$ 1,169.78	\$ 9,358.24	\$ <b>719.86</b>
6.5 - 8	Family	\$2,245.32	\$ 608.75	\$ 1,636.57	\$ 13,092.56	\$ <b>1,007.12</b>

**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	Jan.-Aug. 2026 8 Months	Employee Per Pay Insurance Premiums 13 Pays 1/2/26-6/19/26
6.5 - 8	Single	\$659.64	\$ 608.75	\$ 50.89	\$ 407.12	\$ <b>31.32</b>
6.5 - 8	Two Person	\$1,513.76	\$ 608.75	\$ 905.01	\$ 7,240.08	\$ <b>556.93</b>
6.5 - 8	Family	\$1,914.36	\$ 608.75	\$ 1,305.61	\$ 10,444.88	\$ <b>803.45</b>

**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 6/19/26 To Cover June-Aug
6.5 - 8	\$ 375.00	\$ 1,125.00

Cash in lieu payments will be every second pay September through June.

Open enrollment is November 10-26 with an effective date of January 1