

2025 Sept. - Dec. Early Childhood Insurance Rates

Option 1 - BCBSM \$1650/\$3300 80% PPO Medical/Dental/Vision/Life/LTD

| Hours | Status | 2025 Monthly Insurance Rates | Employer Monthly Contribution | Employee Monthly Insurance Premiums | Sept.-Dec. 2025 4 Months | Employee Per Pay Insurance Premiums 8 Pays 9/12-12/19/25 |
|---------|------------|------------------------------------|-------------------------------------|----------------------------------------------|-----------------------------|-------------------------------------------------------------------|
| 6.5 - 8 | Single | \$618.14 | \$ 608.75 | \$9.39 | \$ 37.56 | \$ 4.70 |
| 6.5 - 8 | Two Person | \$1,414.17 | \$ 608.75 | \$ 805.42 | \$ 3,221.68 | \$ 402.71 |
| 6.5 - 8 | Family | \$1,789.87 | \$ 608.75 | \$ 1,181.12 | \$ 4,724.48 | \$ 590.56 |

OR

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

| Hours | Status | 2025 Monthly Insurance Rates | Employer Monthly Contribution | Employee Monthly Insurance Premiums | Sept.-Dec. 2025 4 Months | Employee Per Pay Insurance Premiums 8 Pays 9/12-12/19/25 |
|---------|------------|------------------------------------|-------------------------------------|----------------------------------------------|-----------------------------|-------------------------------------------------------------------|
| 6.5 - 8 | Single | \$659.27 | \$ 608.75 | \$ 50.52 | \$ 202.08 | \$ 25.26 |
| 6.5 - 8 | Two Person | \$1,512.89 | \$ 608.75 | \$ 904.14 | \$ 3,616.56 | \$ 452.07 |
| 6.5 - 8 | Family | \$1,913.27 | \$ 608.75 | \$ 1,304.52 | \$ 5,218.08 | \$ 652.26 |

OR

Option 3 - BCN \$1650/\$3300 100% POS Medical/Dental/Vision/Life/LTD

| Hours | Status | 2025 Monthly Insurance Rates | Employer Monthly Contribution | Employee Monthly Insurance Premiums | Sept.-Dec. 2025 4 Months | Employee Per Pay Insurance Premiums 8 Pays 9/12-12/19/25 |
|---------|------------|------------------------------------|-------------------------------------|----------------------------------------------|-----------------------------|-------------------------------------------------------------------|
| 6.5 - 8 | Single | \$620.56 | \$ 608.75 | \$ 11.81 | \$ 47.24 | \$ 5.91 |
| 6.5 - 8 | Two Person | \$1,419.98 | \$ 608.75 | \$ 811.23 | \$ 3,244.92 | \$ 405.62 |
| 6.5 - 8 | Family | \$1,797.13 | \$ 608.75 | \$ 1,188.38 | \$ 4,753.52 | \$ 594.19 |

OR PAK B with cash in lieu

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

| Hours | Status | 2025 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