

EMPIRE 2026 Health Insurance Rates

		INDIVIDUAL COVERAGE	FAMILY COVERAGE
ANNUAL HEALTH COST 100%	12	\$19,337.52	\$43,965.48
MONTHLY HEALTH COST 100%	1	\$1,611.46	\$3,663.79

DISTRICT SHARE AT 80%-ANNUAL	80%	\$15,470.02	\$35,172.38
DISTRICT SHARE AT 80%-MONTHLY	80%	\$1,289.17	\$2,931.03

EMPLOYEE COST AT 20%			
ANNUAL	20%	\$3,867.50	\$8,793.10
MONTHLY	20%	\$322.29	\$732.76
PER PAY CHECK	24	\$161.15	\$366.38

CUSTODIANS C 25%			
ANNUAL	25%	\$4,834.38	\$10,991.37
MONTHLY	25%	\$402.87	\$915.95
PER PAY CHECK	24	\$201.43	\$457.97

SECU "C" AND FULL TIME PARA %50/65				
ANNUAL	50%	65%	\$9,668.76	\$25,676.93
MONTHLY	12		\$805.73	\$2,139.74
PER PAY CHECK	24		\$402.87	\$1,069.87

<u>BUS DRIVERS</u>				
ANNUAL	20%	20%	\$3,867.50	\$8,793.09
MONTHLY	12		\$322.29	\$732.76
PER PAY CHECK JAN-JUN	12		\$214.86	\$488.51
PER PAY CHECK SEPT-DEC	7		\$184.17	\$418.72

COBRA	102%		\$1,643.69	\$3,737.07
MEDICARE COBRA	102%		\$608.31	\$2,307.21
YOUNG ADULT	100%		\$1,611.46	n/a

RETIREE (NON MEDICARE)				
IND 50% OF EMP MOS COST/ FAM 65% OF EMP COST			EMPLOYEE	FAMILY
ANNUAL	50%	65%	\$9,668.76	\$25,676.93
MONTHLY	12		\$805.73	\$2,139.74

RETIREE MEDICARE COST			INDIVIDUAL	FAMILY ONE MEDICARE	FAMILY TWO MEDICARE
PENSION COST	50%	65%	\$298.19	\$1,380.82	\$972.21

DISTRICT MEDICARE COST			INDIVIDUAL	FAMILY ONE MEDICARE	FAMILY TWO MEDICARE
DISTRICT COST MONTHLY	50%	65%	\$298.19	\$881.15	\$661.12
DISTRICT COST ANNUAL	12		\$3,578.28	\$10,573.80	\$7,933.44
TOTAL MONTHLY MEDICARE COST			\$596.38	\$2,261.97	\$1,633.33

SURVIVOR MEDICARE COST		SURVING SPOUSE MEDICARE		SURVING SPOUSE NON MEDICARE	
COST	100%	\$596.38	100% Cost	\$1,611.46	100% Cost