

## HEALTH CARE COST OUT

DISTRICT OFFER ON 10/21/2025 (INITIAL)	
Proposed Benefit Changes	Cost
Increase HRA/HSA Contribution	
Employee Only Increase from \$1,000 to \$4,400	
Employee + Spouse Increase from \$1000 to \$6300	
Employee + Children Increase from \$1000 to \$6300	
Employee + Family Increase from \$1000 to \$6300	\$3,860,400
Transcarent Medical Leave	\$7,126
Premium Reduction - 8.16% Projected	See Below
Proposed Cost Saving Measures	Cost
Increase Deductible for both plans: \$3300/\$6600 DED - \$2000/\$4000 OOP	(\$2,671,892)
Add Non-PPO Physician Penalty flat 60% (not subject to OOP max)	(\$489,091)
Decrease Dental Basic Care Benefit from 100% to 80%	(\$275,000)
Allow "Double Covered" opt outs - all family members may enroll on one family policy	(\$215,000)
Remove HRA 4th QTR Deductible Rollver	(\$154,600)
Limit Rx Retail Fill limit to 31 days ( <i>Mail order to remain at 100 days supply</i> )	(\$50,000)
Limit Massage Therapy to 12 Visits per CY (with add'l visits approved with medical necessity review)	TBD
<b>TOTAL DISTRICT OFFER</b>	<b>\$11,943</b>

Projected Premiums						
Rates set by sub-committee 8/29/25		Projected Rates for District Proposal		Savings		
Monthly Premium - 9 Months		Monthly Premium - 9 Months		Month	Year	Percent
Tier 1	\$293.38	Tier 1	\$269.44	\$23.94	\$215.46	8.16%
Tier 2	\$645.44	Tier 2	\$592.77	\$52.67	\$474.03	8.16%
Tier 3	\$557.42	Tier 3	\$511.93	\$45.49	\$409.41	8.16%
Tier 4	\$938.82	Tier 4	\$862.20	\$76.62	\$689.58	8.16%