

**Hugo Vargas**  
Commissioner

**Kevin Holland**  
Commissioner



*"The City of Oaks"*

**Julie C. Wilkins**  
Mayor

**Jackie Ratica**  
Commissioner

**Bobbie Spratt**  
Commissioner

## Insurance Rate Sheet for October 1, 2025 – September 30, 2026

	Total Monthly Cost	City Pays	Employee Monthly Amount	Employee Weekly Amount
<b>03769 – Base Plan (Current Plan)</b>				
Employee Only	\$1,028.00	\$1,028.00	\$0.00	\$0.00
Employee + Spouse	\$1,891.00	\$1,416.35	\$474.65	\$109.53
Employee + Child/Children	\$1,758.00	\$1,356.50	\$401.50	\$ 92.65
Employee + Family	\$2,844.00	\$1,845.20	\$998.80	\$230.49
<b>03748- Buy Up Option 2</b>				
Employee Only	\$1,167.00	\$1,028.00	\$139.00	\$ 32.08
Employee + Spouse	\$2,146.00	\$1,416.35	\$729.65	\$168.38
Employee + Child/Children	\$1,995.00	\$1,356.50	\$638.50	\$147.35
Employee + Family	\$3,229.00	\$1,845.20	\$1,383.80	\$319.34
<b>03559-Option 3</b>				
Employee Only	\$963.00	\$1,028.00	<b>-\$65.00</b>	\$0.00
Employee + Spouse	\$1,771.00	\$1,416.35	\$354.65	\$81.84
Employee + Spouse	\$1,771.00	\$1,481.35	\$289.65	\$66.84
Employee + Child/Children	\$1,646.00	\$1,356.50	\$289.50	\$66.81
Employee + Child/Children	\$1,646.00	\$1,421.50	\$224.50	\$51.81
Employee + Family	\$2,664.00	\$1,845.20	\$818.80	\$188.95
Employee Family	\$2,664.00	\$1,910.20	\$753.80	\$173.95
<b>HSA 05180/1-Option 4</b>				
Employee Only	\$890.00	\$1,028.00	<b>-\$138.00</b>	
Employee + Spouse	\$1,636.00	\$1,416.35	\$219.65	\$50.69
Employee + Spouse	\$1,636.00	\$1,554.35	\$81.65	\$18.84
Employee + Child/Children	\$1,521.00	\$1,356.50	\$164.50	\$37.96
Employee + Child/Children	\$1,521.00	\$1,494.50	\$26.50	\$6.12
Employee + Family	\$2,461.00	\$1,845.20	\$615.80	\$142.11
Employee + Family	\$2,461.00	\$1,983.20	\$477.80	\$110.26
<b>05901-Option 5</b>				
Employee Only	\$809.00	\$1,028.00	<b>-\$219.00</b>	
Employee + Spouse	\$1,488.00	\$1,416.35	\$71.65	\$16.53
Employee + Spouse	\$1,488.00	\$1,635.35	<b>-\$147.35</b>	
Employee + Child/Children	\$1,383.00	\$1,356.50	\$26.50	\$ 6.12
Employee + Child/Children	\$1,383.00	\$1,575.50	<b>-\$192.50</b>	

