

2025 Health and Dental Insurance Renewals

	HEALTH INSURANCE						DENTAL INSURANCE				COMBINED HEALTH AND DENTAL				
	Current 2024 BCBS		NOT Recommended Renewal 15% 2025 BCBS		RECOMMENDED 10% Increase 2025 BCBS Direct		Current 2024 Beam Dental		Recommended No rate increase 2025 Beam Dental		Current Health and Dental Contribution		Recommended Health and Dental Contribution		Recommended Vision Renewal 2025 EyeMed
	\$2,000/\$4000 Deductible		\$2,000/\$4000 Deductible		\$2800/ \$5600 Deductible										no rate increase 48 month rate guarantee
	\$3,000/\$6,000 Max OOP		\$3,000/\$6,000 Max OOP		\$2800/5600 Max OOP										
	Non-Embedded HSA/VEBA		Non-Embedded HSA/VEBA		Non-embedded HSA/VEBA										
	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family	Employee Premium
Monthly Premium	\$ 736.14	\$ 1,948.23	\$ 846.56	\$ 2,240.47	\$ 810.18	\$ 2,144.17	\$ 31.72	\$ 110.31	\$ 31.72	\$ 110.31	\$ 767.86	\$ 2,058.54	\$ 841.90	\$ 2,254.48	
Employer Contribution	\$ 633.08	\$ 1,636.51	\$ 728.04	\$ 1,881.99	\$ 696.75	\$ 1,801.10	\$ 25.38	\$ 88.25	\$ 25.38	\$ 88.25	\$ 658.46	\$ 1,724.76	\$ 722.13	\$ 1,889.35	Employee only \$ 7.24
Employee Contribution	\$ 103.06	\$ 311.72	\$ 118.52	\$ 358.48	\$ 113.43	\$ 343.07	\$ 6.34	\$ 22.06	\$ 6.34	\$ 22.06	\$ 109.40	\$ 333.78	\$ 119.77	\$ 365.13	
ER Annual Premium	\$ 7,596.96	\$ 19,638.12	\$ 8,736.48	\$ 22,583.88	\$ 8,361.00	\$ 21,613.20	\$ 304.56	\$ 1,059.00	\$ 304.56	\$ 1,059.00	\$ 7,901.52	\$ 20,697.12	\$ 8,665.56	\$ 22,672.20	Employee+1 \$ 13.76
EE Annual Premium	\$ 1,236.72	\$ 3,740.64	\$ 1,422.24	\$ 4,301.76	\$ 1,361.16	\$ 4,116.84	\$ 76.08	\$ 264.72	\$ 76.08	\$ 264.72	\$ 1,312.80	\$ 4,005.36	\$ 1,437.24	\$ 4,381.56	
ER HSA/VEBA contribution	\$ 1,500.00	\$ 2,000.00	\$ 1,500.00	\$ 2,000.00	\$ 1,500.00	\$ 2,000.00					\$ 1,500.00	\$ 2,000.00	\$ 1,500.00	\$ 2,000.00	Family \$ 20.20
Total Annual ER contribution	\$ 9,096.96	\$ 21,638.12	\$ 10,236.48	\$ 24,583.88	\$ 9,861.00	\$ 23,613.20	\$ 304.56	\$ 1,059.00	\$ 304.56	\$ 1,059.00	\$ 9,401.52	\$ 22,697.12	\$ 10,165.56	\$ 24,672.20	
Proposed annual increase to Employer in 2025:			\$ 1,139.52	\$ 2,945.76	\$ 764.04	\$ 1,975.08			\$ -	\$ -					
Proposed annual increase to Employee in 2025:			\$ 185.52	\$ 561.12	\$ 124.44	\$ 376.20			\$ -	\$ -					
# of contracts (as of 09/30/2024)			23	61	23	61	17	70	17	70					
Estimated 2025 Employer increase based on current contracts:			\$ 26,208.96	\$ 179,691.21	\$ 17,572.92	\$ 120,479.88	\$ 5,177.52	\$ 74,130.00	\$ -	\$ -					
Total Est Employer Annual Cost:		\$ 1,529,155.40						\$ 79,307.52		\$ 79,307.52					
Total Est Employer increase for 2025:				\$ 205,900.17		\$ 138,052.80			No Increase	\$ -					

Total Est Annual Employer \$ Increase Across All Funds \$ 138,052.80

	Single	Family
Total Employer % increase:	8.13%	8.70%
Total Employee % increase:	9.48%	9.39%