

2026 City of Meridian Rates and Contributions

Blue Cross PPO	2026 Total	City's Contribution		Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 872.05	\$ 872.05		\$0.00	\$0.00	100.0%	144	\$1,506,902.40	\$1,506,902.40
Employee/Spouse	\$ 1,905.34	\$ 1,698.68		\$206.66	10.8%	89.2%	57	\$1,303,252.56	\$1,161,897.12
Employee/Child	\$ 1,287.05	\$ 1,204.05		\$83.00	6.4%	93.6%	36	\$556,005.60	\$520,149.60
Employee/Children	\$ 1,529.17	\$ 1,397.74		\$131.43	8.6%	91.4%	35	\$642,251.40	\$587,050.80
Employee/Family	\$ 2,288.22	\$ 2,004.98		\$283.24	12.4%	87.6%	216	\$5,931,066.24	\$5,196,908.16
Annual Combined Totals:								\$9,939,478.20	\$8,972,908.08

2027 City of Meridian Rates and Contributions
HSA Plan Options
Assume a 85% PPO / 15% HSA Enrollment

HSA 2000	2027 Total	City's Contribution	City's HSA Contribution	Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 820.16	\$ 820.16	\$ 50.00	\$0.00	0.0%	100.0%	22	\$216,522.24	\$229,722.24
Employee/Spouse	\$ 1,791.97	\$ 1,648.68	\$ 50.00	\$143.29	8.0%	92.0%	9	\$193,532.76	\$183,457.44
Employee/Child	\$ 1,210.47	\$ 1,154.05	\$ 50.00	\$56.42	4.7%	95.3%	5	\$72,628.20	\$72,243.00
Employee/Children	\$ 1,438.18	\$ 1,347.74	\$ 50.00	\$90.44	6.3%	93.7%	5	\$86,290.80	\$83,864.40
Employee/Family	\$ 2,152.07	\$ 1,954.98	\$ 50.00	\$197.09	9.2%	90.8%	32	\$826,394.88	\$769,912.32
Annual Combined Totals:								\$1,395,368.88	\$1,339,199.40

HSA 3500	2027 Total	City's Contribution	City's HSA Contribution	Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 768.10	\$ 768.10	\$ 100.00	\$0.00	0.0%	100.0%	22	\$202,778.40	\$229,178.40
Employee/Spouse	\$ 1,678.22	\$ 1,598.68	\$ 100.00	\$79.54	4.7%	95.3%	9	\$181,247.76	\$183,457.44
Employee/Child	\$ 1,133.63	\$ 1,104.05	\$ 100.00	\$29.58	2.6%	97.4%	5	\$68,017.80	\$72,243.00
Employee/Children	\$ 1,346.89	\$ 1,297.74	\$ 100.00	\$49.15	3.6%	96.4%	5	\$80,813.40	\$83,864.40
Employee/Family	\$ 2,015.46	\$ 1,904.98	\$ 100.00	\$110.48	5.5%	94.5%	32	\$773,936.64	\$769,912.32
Annual Combined Totals:								\$1,306,794.00	\$1,338,655.56

2027 City of Meridian Rates and Contributions
OPTION 1: \$0 EE Cost + Same %

Assume a 85% PPO / 15% HSA Enrollment

Blue Cross PPO	2027 Total	City's Contribution		Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 984.81	\$ 984.81		\$0.00	\$0.00	100.0%	122	\$1,441,761.84	\$1,441,761.84
Employee/Spouse	\$ 2,151.71	\$ 1,918.33		\$233.38	10.8%	89.2%	48	\$1,239,384.96	\$1,104,956.31
Employee/Child	\$ 1,453.47	\$ 1,359.74		\$93.73	6.4%	93.6%	31	\$540,690.84	\$505,822.23
Employee/Children	\$ 1,726.90	\$ 1,578.47		\$148.43	8.6%	91.4%	30	\$621,684.00	\$568,250.88
Employee/Family	\$ 2,584.10	\$ 2,264.23		\$319.87	12.4%	87.6%	184	\$5,705,692.80	\$4,999,430.73
Annual Combined Totals:								\$9,549,214.44	\$8,620,221.99

2027 City of Meridian Rates and Contributions
OPTION 2: \$25 EE Cost + 2.5% applied to current % on all tiers

Assume a 85% PPO / 15% HSA Enrollment

Blue Cross PPO	2027 Total	City's Contribution		Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 984.81	\$ 959.81		\$25.00	2.5%	97.5%	122	\$1,441,761.84	\$1,405,155.51
Employee/Spouse	\$ 2,151.71	\$ 1,863.70		\$288.01	13.4%	86.6%	48	\$1,239,384.96	\$1,073,488.33
Employee/Child	\$ 1,453.47	\$ 1,322.83		\$130.64	9.0%	91.0%	31	\$540,690.84	\$492,094.09
Employee/Children	\$ 1,726.90	\$ 1,534.63		\$192.27	11.1%	88.9%	30	\$621,684.00	\$552,466.33
Employee/Family	\$ 2,584.10	\$ 2,198.62		\$385.48	14.9%	85.1%	184	\$5,705,692.80	\$4,854,563.19
Annual Combined Totals:								\$9,549,214.44	\$8,377,767.44

2027 City of Meridian Rates and Contributions
OPTION 3: \$25 EE Cost + kept same % + added \$25 on all tiers

Assume a 85% PPO / 15% HSA Enrollment

Blue Cross PPO	2027 Total	City's Contribution		Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 984.81	\$ 959.81		\$25.00	2.5%	97.5%	122	\$1,441,761.84	\$1,405,161.84
Employee/Spouse	\$ 2,151.71	\$ 1,893.33		\$258.38	12.0%	88.0%	48	\$1,239,384.96	\$1,090,558.08
Employee/Child	\$ 1,453.47	\$ 1,334.74		\$118.73	8.2%	91.8%	31	\$540,690.84	\$496,523.28
Employee/Children	\$ 1,726.90	\$ 1,553.47		\$173.43	10.0%	90.0%	30	\$621,684.00	\$559,249.20
Employee/Family	\$ 2,584.10	\$ 2,239.23		\$344.87	13.3%	86.7%	184	\$5,705,692.80	\$4,944,219.84
Annual Combined Totals:								\$9,549,214.44	\$8,495,712.24

PLAN	Annual City Cost	\$ Change	% Change
2026 PPO	\$8,972,908.08		
PPO Option 1	\$8,620,221.99		
PPO Option 2	\$8,377,767.44		
PPO Option 3	\$8,495,712.24		
HSA 2000	\$1,339,199.40		
HSA 3500	\$1,338,655.56		
Option 1 + HSA 2000	\$9,959,421.39	\$986,513.31	10.99%
Option 2 + HSA 2000	\$9,716,966.84	\$744,058.76	8.29%
Option 3 + HSA 2000	\$9,834,911.64	\$862,003.56	9.61%
Option 1 + HSA 3500	\$9,958,877.55	\$985,969.47	10.99%
Option 2 + HSA 3500	\$9,716,423.00	\$743,514.92	8.29%
Option 3 + HSA 3500	\$9,834,367.80	\$861,459.72	9.60%

2026 City of Meridian Rates and Contributions

Delta Dental	2026 Total	City's Contribution	Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 47.43	\$ 47.43	\$0.00	\$0.00	100.0%	115	\$65,453.40	\$65,453.40
Employee/Spouse	\$ 94.99	\$ 85.48	\$9.51	10.0%	90.0%	52	\$59,273.76	\$53,339.52
Employee/Child	\$ 75.19	\$ 69.64	\$5.55	7.4%	92.6%	32	\$28,872.96	\$26,741.76
Employee/Children	\$ 96.74	\$ 86.87	\$9.87	10.2%	89.8%	24	\$27,861.12	\$25,018.56
Employee/Spouse/Child	\$ 122.85	\$ 107.77	\$15.08	12.3%	87.7%	0	\$0.00	\$0.00
Employee/Spouse/Children	\$ 144.05	\$ 124.72	\$19.33	13.4%	86.6%	159	\$274,847.40	\$237,965.76
Annual Combined Totals:							\$456,308.64	\$408,519.00

Willamette Dental	2026 Total	City's Contribution	Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 59.20	\$ 59.20	\$0.00	\$0.00	100.0%	20	\$14,208.00	\$14,208.00
Employee/Spouse	\$ 118.75	\$ 106.84	\$11.91	10.0%	90.0%	13	\$18,525.00	\$16,667.04
Employee/Child	\$ 94.10	\$ 87.12	\$6.98	7.4%	92.6%	3	\$3,387.60	\$3,136.32
Employee/Children	\$ 121.00	\$ 108.64	\$12.36	10.2%	89.8%	4	\$5,808.00	\$5,214.72
Employee/Spouse/Child	\$ 153.55	\$ 134.68	\$18.87	12.3%	87.7%	9	\$16,583.40	\$14,545.44
Employee/Spouse/Children	\$ 180.10	\$ 155.92	\$24.18	13.4%	86.6%	45	\$97,254.00	\$84,196.80
Annual Combined Totals:							\$155,766.00	\$137,968.32

VSP (Vision)	2026 Total	City's Contribution	Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 11.63	\$ 11.63	\$0.00	\$0.00	100.0%	138	\$19,259.28	\$19,259.28
Employee + 1	\$ 18.61	\$ 17.21	\$1.40	7.5%	92.5%	102	\$22,778.64	\$21,065.04
Employee/Children	\$ 18.98	\$ 17.51	\$1.47	7.7%	92.3%	31	\$7,060.56	\$6,513.72
Employee/Spouse/Children	\$ 30.60	\$ 26.80	\$3.80	12.4%	87.6%	203	\$74,541.60	\$65,284.80
Annual Combined Totals:							\$123,640.08	\$112,122.84

2027 City of Meridian Rates and Contributions

Kept same City % Contribution from 2026

Added a \$5 EE Copay + \$5 across all tiers

Delta Dental - OPTION 2	2027 Total	City's Contribution	Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 50.81	\$ 45.81	\$5.00	\$0.10	90.2%	115	\$70,117.80	\$63,217.80
Employee/Spouse	\$ 101.77	\$ 86.58	\$15.19	14.9%	85.1%	52	\$63,504.48	\$54,025.92
Employee/Child	\$ 80.55	\$ 69.60	\$10.95	13.6%	86.4%	32	\$30,931.20	\$26,726.40
Employee/Children	\$ 103.64	\$ 88.07	\$15.57	15.0%	85.0%	24	\$29,848.32	\$25,364.16
Employee/Spouse/Child	\$ 131.57	\$ 110.42	\$21.15	16.1%	83.9%	0	\$0.00	\$0.00
Employee/Spouse/Children	\$ 154.33	\$ 128.62	\$25.71	16.7%	83.3%	159	\$294,461.64	\$245,406.96
Annual Combined Totals:							\$488,863.44	\$414,741.24

2027 City of Meridian Rates and Contributions
Kept same City % Contribution from 2026

Delta Dental - OPTION 1	2027 Total	City's Contribution	Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 50.81	\$ 50.81	\$0.00	\$0.00	100.0%	115	\$70,117.80	\$70,117.80
Employee/Spouse	\$ 101.77	\$ 91.58	\$10.19	10.0%	90.0%	52	\$63,504.48	\$57,146.68
Employee/Child	\$ 80.55	\$ 74.60	\$5.95	7.4%	92.6%	32	\$30,931.20	\$28,648.08
Employee/Children	\$ 103.64	\$ 93.07	\$10.57	10.2%	89.8%	24	\$29,848.32	\$26,803.01
Employee/Spouse/Child	\$ 131.57	\$ 115.42	\$16.15	12.3%	87.7%	0	\$0.00	\$0.00
Employee/Spouse/Children	\$ 154.33	\$ 133.62	\$20.71	13.4%	86.6%	159	\$294,461.64	\$254,947.97
Annual Combined Totals:							\$488,863.44	\$437,663.54

Willamette Dental	2027 Total	City's Contribution	Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 63.35	\$ 63.35	\$0.00	\$0.00	100.0%	20	\$15,204.00	\$15,204.00
Employee/Spouse	\$ 127.05	\$ 114.31	\$12.74	10.0%	90.0%	13	\$19,819.80	\$17,831.98
Employee/Child	\$ 100.70	\$ 93.23	\$7.47	7.4%	92.6%	3	\$3,625.20	\$3,356.30
Employee/Children	\$ 129.45	\$ 116.23	\$13.22	10.2%	89.8%	4	\$6,213.60	\$5,578.89
Employee/Spouse/Child	\$ 164.30	\$ 144.11	\$20.19	12.3%	87.7%	9	\$17,744.40	\$15,563.76
Employee/Spouse/Children	\$ 192.70	\$ 166.83	\$25.87	13.4%	86.6%	45	\$104,058.00	\$90,087.30
Annual Combined Totals:							\$166,665.00	\$147,622.23

VSP (Vision)	2027 Total	City's Contribution	Employee Contribution	Employee % Contribution	Employer % Contribution	Enrollments	Annual Gross Cost	Annual City Cost
Employee Only	\$ 12.00	\$ 12.00	\$0.00	0%	100.0%	138	\$19,872.00	\$19,872.00
Employee + 1	\$ 19.20	\$ 17.76	\$1.44	7.5%	92.5%	102	\$23,500.80	\$21,732.87
Employee/Children	\$ 19.59	\$ 18.07	\$1.52	7.7%	92.3%	31	\$7,287.48	\$6,723.07
Employee/Spouse/Children	\$ 31.58	\$ 27.66	\$3.92	12.4%	87.6%	203	\$76,928.88	\$67,375.62
Annual Combined Totals:							\$127,589.16	\$115,703.56

PLAN	Annual City Cost	\$ Change	% Change
2026 Delta	\$408,519.00		
2026 Willamette	\$137,968.32		
2026 Vision	\$112,122.84		
2026 Delta + Willamette + Vision	\$658,610.16		
2027 Delta Option 1	\$437,663.54	\$29,144.54	7%
2027 Delta Option 2	\$414,741.24	\$6,222.24	2%
2027 Willamette	\$147,622.23	\$9,653.91	7%
2027 Vision	\$115,703.56	\$3,580.72	3%
Delta 1 + Willamette + Vision	\$700,989.33	\$42,379.17	6.43%
Delta 2 + Willamette + Vision	\$678,067.03	\$19,456.87	2.95%

2026 Plan	Annual City Cost
PPO	\$8,972,908.08
Delta Dental	\$408,519.00
Willamette Dental	\$137,968.32
Vision	\$112,122.84
Total Combined Cost	\$9,631,518.24

2027 Plan	Annual City Cost
PPO Option 1	\$8,620,221.99
PPO Option 2	\$8,377,767.44
PPO Option 3	\$8,495,712.24
HSA 2000	\$1,339,199.40
HSA 3500	\$1,338,655.56
Delta Dental Option 1	\$437,663.54
Delta Dental Option 2	\$414,741.24
Willamette Dental	\$147,622.23
Vision	\$115,703.56

2027 Add On's	Annual City Cost	% Increase
Legal and Financial Fees	\$70,000.00	0.78%
Pinnacle	\$23,226.00	0.26%
Cancer Expert Now	\$12,883.20	0.14%
Garner	\$187,392.00	2.09%

2027 Combined Plan Options	Annual City Cost	\$ Change	% Change
PPO Option 1 + HSA 2000 + Delta Option 1 + Willamette + Vision	\$10,660,410.72	\$1,028,892.48	10.68%
PPO Option 2 + HSA 2000 + Delta Option 1 + Willamette + Vision	\$10,417,956.17	\$786,437.93	8.17%
PPO Option 3 + HSA 2000 + Delta Option 1 + Willamette + Vision	\$10,535,900.97	\$904,382.73	9.39%
PPO Option 1 + HSA 3500 + Delta Option 1 + Willamette + Vision	\$10,659,866.88	\$1,028,348.64	10.68%
PPO Option 2 + HSA 3500 + Delta Option 1 + Willamette + Vision	\$10,417,412.33	\$785,894.09	8.16%
PPO Option 3 + HSA 3500 + Delta Option 1 + Willamette + Vision	\$10,535,357.13	\$903,838.89	9.38%
PPO Option 1 + HSA 2000 + Delta Option 2 + Willamette + Vision	\$10,637,488.42	\$1,005,970.18	10.44%
PPO Option 2 + HSA 2000 + Delta Option 2 + Willamette + Vision	\$10,395,033.87	\$763,515.63	7.93%
PPO Option 3 + HSA 2000 + Delta Option 2 + Willamette + Vision	\$10,512,978.67	\$881,460.43	9.15%
PPO Option 1 + HSA 3500 + Delta Option 2 + Willamette + Vision	\$10,636,944.58	\$1,005,426.34	10.44%
PPO Option 2 + HSA 3500 + Delta Option 2 + Willamette + Vision	\$10,394,490.03	\$762,971.79	7.92%
PPO Option 3 + HSA 3500 + Delta Option 2 + Willamette + Vision	\$10,512,434.83	\$880,916.59	9.15%