

Health Insurance – Carrier change to UnitedHealthcare

The rates for our health insurance premiums will have overall **DECREASE** of **13.3%**. Following is a breakdown:

	<u>\$500 CMM</u>	<u>1700/3400*</u> <u>HSA Compatible</u>	<u>2400/4800</u> <u>HSA Compatible</u>	<u>Minimum Value</u> <u>Plan</u> <u>HSA Compatible</u>
Renewal Rates (2026-2027)	Single: \$1,338.00 Family: \$3,603.00	Single: \$1,236.00 Family: \$3,328.00	Single: \$1,107.00 Family: \$2,981.00	Single: \$858.00 Family: \$2,311.00
Current Rates (2025-2026)	Single: \$1,565.00 Family: \$4,214.00	Single: \$1,404.00 Family: \$3,781.00	Single: \$1,288.00 Family: \$3,468.00	Single: \$988.00 Family: \$2,660.00

This plan was indexed to \$1,700/\$3,400 to meet IRS HSA HDHP (high deductible health plan) Rules

Dental Insurance – Carrier change to Delta Dental

The rates for our dental insurance premiums will have overall **INCREASE** of **8.9%**. Following is a breakdown:

	<u>Employee</u>	<u>Employee + Spouse</u>	<u>Employee + Child(ren)</u>	<u>Family</u>
Renewal Rates (2026-2027)	\$45.00	\$83.00	\$103.00	\$159.00
Current Rates (2025-2026)	\$40.22	\$76.11	\$94.68	\$147.06

Vision Insurance – VSP Vision

The rates for our vision insurance premiums will have overall **DECREASE** of **1.4%**. Following is a breakdown:

	<u>Employee</u>	<u>Employee + 1 Dependent</u>	<u>Family</u>
Renewal Rates (2026-2027)	\$8.50	\$12.50	\$22.50
Current Rates (2025-2026)	\$8.71	\$12.63	\$22.66