



Employee Insurance Contribution Rates

January 1, 2026 through December 31, 2026

**HIGHLAND PARK
PUBLIC LIBRARY**
Information & Imagination

Percent of Premium Employee Pays		
Salary Band	Single	Family (Single + 1 - Single +>4)
\$25,000 - \$49,999.99	12%	13%
\$50,000 - \$89,999.99	14%	16%
\$90,000 plus	16%	17%



5% Wellness Benefit Tier Discount Percent of Premium Employee Pays		
Salary Band	Single	Family (Single + 1 - Single +>4)
\$25,000 - \$49,999.99	7%	8%
\$50,000 - \$89,999.99	9%	11%
\$90,000 plus	11%	12%

10% Wellness Benefit Tier Discount Percent of Premium Employee Pays		
Salary Band	Single	Family (Single + 1 - Single +>4)
\$25,000 - \$49,999.99	2%	3%
\$50,000 - \$89,999.99	4%	6%
\$90,000 plus	6%	7%

Full Rate Monthly Basis					
Plan	Single	Plus 1	Plus 2	Plus 3	Plus 4
HMO	\$ 719.84	\$ 1,701.22	\$ 2,126.53	\$ 2,551.83	\$ 2,977.14
Base PPO	\$ 917.83	\$ 1,821.42	\$ 2,276.78	\$ 2,732.13	\$ 3,187.49
PPO HCA	\$ 979.24	\$ 1,943.34	\$ 2,429.18	\$ 2,915.01	\$ 3,400.85
PPO Plus	\$ 1,003.10	\$ 1,990.67	\$ 2,488.34	\$ 2,986.01	\$ 3,483.67

Full Rate Biweekly Basis (Monthly x 12 % 26)					
Plan	Single	Plus 1	Plus 2	Plus 3	Plus 4
HMO	\$ 332.23	\$ 785.18	\$ 981.47	\$ 1,177.77	\$ 1,374.06
Base PPO	\$ 423.61	\$ 840.66	\$ 1,050.82	\$ 1,260.98	\$ 1,471.15
PPO HCA	\$ 451.96	\$ 896.93	\$ 1,121.16	\$ 1,345.39	\$ 1,569.62
PPO Plus	\$ 462.97	\$ 918.77	\$ 1,148.46	\$ 1,378.16	\$ 1,607.85

Employee's Biweekly Contribution Per Pay Period

HMO					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 39.87	\$ 102.07	\$ 127.59	\$ 153.11	\$ 178.63
\$50,000 - \$89,999.99	\$ 46.51	\$ 125.63	\$ 157.04	\$ 188.44	\$ 219.85
\$90,000 plus	\$ 53.16	\$ 133.48	\$ 166.85	\$ 200.22	\$ 233.59
BASE PPO					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 50.83	\$ 109.29	\$ 136.61	\$ 163.93	\$ 191.25
\$50,000 - \$89,999.99	\$ 59.31	\$ 134.50	\$ 168.13	\$ 201.76	\$ 235.38
\$90,000 plus	\$ 67.78	\$ 142.91	\$ 178.64	\$ 214.37	\$ 250.09
PPO HCA					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 54.23	\$ 116.60	\$ 145.75	\$ 174.90	\$ 204.05
\$50,000 - \$89,999.99	\$ 63.27	\$ 143.51	\$ 179.39	\$ 215.26	\$ 251.14
\$90,000 plus	\$ 72.31	\$ 152.48	\$ 190.60	\$ 228.72	\$ 266.84
PPO PLUS					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 55.56	\$ 119.44	\$ 149.30	\$ 179.16	\$ 209.02
\$50,000 - \$89,999.99	\$ 64.82	\$ 147.00	\$ 183.75	\$ 220.50	\$ 257.26
\$90,000 plus	\$ 74.08	\$ 156.19	\$ 195.24	\$ 234.29	\$ 273.33

Employee Insurance Contribution Rates

January 1, 2026 through December 31, 2026

HMO					
10% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 6.64	\$ 23.56	\$ 29.44	\$ 35.33	\$ 41.22
\$50,000 - \$89,999.99	\$ 13.29	\$ 47.11	\$ 58.89	\$ 70.67	\$ 82.44
\$90,000 plus	\$ 19.93	\$ 54.96	\$ 68.70	\$ 82.44	\$ 96.18
5% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 23.26	\$ 62.81	\$ 78.52	\$ 94.22	\$ 109.92
\$50,000 - \$89,999.99	\$ 29.90	\$ 86.37	\$ 107.96	\$ 129.55	\$ 151.15
\$90,000 plus	\$ 36.55	\$ 94.22	\$ 117.78	\$ 141.33	\$ 164.89
Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 39.87	\$ 102.07	\$ 127.59	\$ 153.11	\$ 178.63
\$50,000 - \$89,999.99	\$ 46.51	\$ 125.63	\$ 157.04	\$ 188.44	\$ 219.85
\$90,000 plus	\$ 53.16	\$ 133.48	\$ 166.85	\$ 200.22	\$ 233.59
BASE PPO					
10% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 8.47	\$ 25.22	\$ 31.52	\$ 37.83	\$ 44.13
\$50,000 - \$89,999.99	\$ 16.94	\$ 50.44	\$ 63.05	\$ 75.66	\$ 88.27
\$90,000 plus	\$ 25.42	\$ 58.85	\$ 73.56	\$ 88.27	\$ 102.98
5% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 29.65	\$ 67.25	\$ 84.07	\$ 100.88	\$ 117.69
\$50,000 - \$89,999.99	\$ 38.13	\$ 92.47	\$ 115.59	\$ 138.71	\$ 161.83
\$90,000 plus	\$ 46.60	\$ 100.88	\$ 126.10	\$ 151.32	\$ 176.54
Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 50.83	\$ 109.29	\$ 136.61	\$ 163.93	\$ 191.25
\$50,000 - \$89,999.99	\$ 59.31	\$ 134.50	\$ 168.13	\$ 201.76	\$ 235.38
\$90,000 plus	\$ 67.78	\$ 142.91	\$ 178.64	\$ 214.37	\$ 250.09
PPO HCA					
10% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 9.04	\$ 26.91	\$ 33.63	\$ 40.36	\$ 47.09
\$50,000 - \$89,999.99	\$ 18.08	\$ 53.82	\$ 67.27	\$ 80.72	\$ 94.18
\$90,000 plus	\$ 27.12	\$ 62.78	\$ 78.48	\$ 94.18	\$ 109.87
5% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 31.64	\$ 71.75	\$ 89.69	\$ 107.63	\$ 125.57
\$50,000 - \$89,999.99	\$ 40.68	\$ 98.66	\$ 123.33	\$ 147.99	\$ 172.66
\$90,000 plus	\$ 49.72	\$ 107.63	\$ 134.54	\$ 161.45	\$ 188.35
Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 54.23	\$ 116.60	\$ 145.75	\$ 174.90	\$ 204.05
\$50,000 - \$89,999.99	\$ 63.27	\$ 143.51	\$ 179.39	\$ 215.26	\$ 251.14
\$90,000 plus	\$ 72.31	\$ 152.48	\$ 190.60	\$ 228.72	\$ 266.84
PPO PLUS					
10% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 9.26	\$ 27.56	\$ 34.45	\$ 41.34	\$ 48.24
\$50,000 - \$89,999.99	\$ 18.52	\$ 55.13	\$ 68.91	\$ 82.69	\$ 96.47
\$90,000 plus	\$ 27.78	\$ 64.31	\$ 80.39	\$ 96.47	\$ 112.55
5% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 32.41	\$ 73.50	\$ 91.88	\$ 110.25	\$ 128.63
\$50,000 - \$89,999.99	\$ 41.67	\$ 101.06	\$ 126.33	\$ 151.60	\$ 176.86
\$90,000 plus	\$ 50.93	\$ 110.25	\$ 137.82	\$ 165.38	\$ 192.94
Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 55.56	\$ 119.44	\$ 149.30	\$ 179.16	\$ 209.02
\$50,000 - \$89,999.99	\$ 64.82	\$ 147.00	\$ 183.75	\$ 220.50	\$ 257.26
\$90,000 plus	\$ 74.08	\$ 156.19	\$ 195.24	\$ 234.29	\$ 273.33