Employee Insurance Contribution Rates

January 1, 2027 through December 31, 2027

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%

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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	$ 838.60	$ 1,981.88	$ 2,477.35	$ 2,972.82	$ 3,468.29
PPO BASE (BCO)	$ 1,025.78	$ 2,035.64	$ 2,544.55	$ 3,053.46	$ 3,562.37
PPO HCA (BCO)	$ 1,090.66	$ 2,164.45	$ 2,705.56	$ 3,246.68	$ 3,787.79
PPO PLUS (BCO)	$ 1,120.83	$ 2,224.32	$ 2,780.40	$ 3,336.48	$ 3,892.56

Full Rate Biweekly Basis (Monthly x 12 % 26)					
Plan	**Single**	**Plus 1**	**Plus 2**	**Plus 3**	**Plus 4**
HMO	$ 387.05	$ 914.71	$ 1,143.39	$ 1,372.07	$ 1,600.75
PPO BASE (BCO)	$ 473.44	$ 939.53	$ 1,174.41	$ 1,409.29	$ 1,644.17
PPO HCA (BCO)	$ 503.38	$ 998.98	$ 1,248.72	$ 1,498.47	$ 1,748.21
PPO PLUS (BCO)	$ 517.31	$ 1,026.61	$ 1,283.26	$ 1,539.91	$ 1,796.57

Employee's Biweekly Contribution Per Pay Period

HMO					
Salary Band	**Single**	**Plus 1**	**Plus 2**	**Plus 3**	**Plus 4**
$25,000 - $49,999.99	$ 46.45	$ 118.91	$ 148.64	$ 178.37	$ 208.10
$50,000 - $89,999.99	$ 54.19	$ 146.35	$ 182.94	$ 219.53	$ 256.12
$90,000 plus	$ 61.93	$ 155.50	$ 194.38	$ 233.25	$ 272.13
PPO BASE (BCO)					
Salary Band	**Single**	**Plus 1**	**Plus 2**	**Plus 3**	**Plus 4**
$25,000 - $49,999.99	$ 56.81	$ 122.14	$ 152.67	$ 183.21	$ 213.74
$50,000 - $89,999.99	$ 66.28	$ 150.32	$ 187.91	$ 225.49	$ 263.07
$90,000 plus	$ 75.75	$ 159.72	$ 199.65	$ 239.58	$ 279.51
PPO HCA (BCO)					
Salary Band	**Single**	**Plus 1**	**Plus 2**	**Plus 3**	**Plus 4**
$25,000 - $49,999.99	$ 60.41	$ 129.87	$ 162.33	$ 194.80	$ 227.27
$50,000 - $89,999.99	$ 70.47	$ 159.84	$ 199.80	$ 239.75	$ 279.71
$90,000 plus	$ 80.54	$ 169.83	$ 212.28	$ 254.74	$ 297.20
PPO PLUS (BCO)					
Salary Band	**Single**	**Plus 1**	**Plus 2**	**Plus 3**	**Plus 4**
$25,000 - $49,999.99	$ 62.08	$ 133.46	$ 166.82	$ 200.19	$ 233.55
$50,000 - $89,999.99	$ 72.42	$ 164.26	$ 205.32	$ 246.39	$ 287.45
$90,000 plus	$ 82.77	$ 174.52	$ 218.15	$ 261.79	$ 305.42

Highland Park Employees WIN

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Employee Insurance Contribution Rates

January 1, 2027 through December 31, 2027

HMO

10% Wellness Benefit Tier Premium Contribution

Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
$25,000 - $49,999.99	$ 7.74	$ 27.44	$ 34.30	$ 41.16	$ 48.02
$50,000 - $89,999.99	$ 15.48	$ 54.88	$ 68.60	$ 82.32	$ 96.04
$90,000 plus	$ 23.22	$ 64.03	$ 80.04	$ 96.04	$ 112.05

5% Wellness Benefit Tier Premium Contribution

Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
$25,000 - $49,999.99	$ 27.09	$ 73.18	$ 91.47	$ 109.77	$ 128.06
$50,000 - $89,999.99	$ 34.83	$ 100.62	$ 125.77	$ 150.93	$ 176.08
$90,000 plus	$ 42.58	$ 109.77	$ 137.21	$ 164.65	$ 192.09

Premium Contribution

Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
$25,000 - $49,999.99	$ 46.45	$ 118.91	$ 148.64	$ 178.37	$ 208.10
$50,000 - $89,999.99	$ 54.19	$ 146.35	$ 182.94	$ 219.53	$ 256.12
$90,000 plus	$ 61.93	$ 155.50	$ 194.38	$ 233.25	$ 272.13

PPO BASE (BCO)

10% Wellness Benefit Tier Premium Contribution

Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
$25,000 - $49,999.99	$ 9.47	$ 28.19	$ 35.23	$ 42.28	$ 49.33
$50,000 - $89,999.99	$ 18.94	$ 56.37	$ 70.46	$ 84.56	$ 98.65
$90,000 plus	$ 28.41	$ 65.77	$ 82.21	$ 98.65	$ 115.09

5% Wellness Benefit Tier Premium Contribution

Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
$25,000 - $49,999.99	$ 33.14	$ 75.16	$ 93.95	$ 112.74	$ 131.53
$50,000 - $89,999.99	$ 42.61	$ 103.35	$ 129.18	$ 155.02	$ 180.86
$90,000 plus	$ 52.08	$ 112.74	$ 140.93	$ 169.11	$ 197.30

Premium Contribution

Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
$25,000 - $49,999.99	$ 56.81	$ 122.14	$ 152.67	$ 183.21	$ 213.74
$50,000 - $89,999.99	$ 66.28	$ 150.32	$ 187.91	$ 225.49	$ 263.07
$90,000 plus	$ 75.75	$ 159.72	$ 199.65	$ 239.58	$ 279.51

PPO HCA (BCO)

10% Wellness Benefit Tier Premium Contribution

Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
$25,000 - $49,999.99	$ 10.07	$ 29.97	$ 37.46	$ 44.95	$ 52.45
$50,000 - $89,999.99	$ 20.14	$ 59.94	$ 74.92	$ 89.91	$ 104.89
$90,000 plus	$ 30.20	$ 69.93	$ 87.41	$ 104.89	$ 122.37

5% Wellness Benefit Tier Premium Contribution

Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
$25,000 - $49,999.99	$ 35.24	$ 79.92	$ 99.90	$ 119.88	$ 139.86
$50,000 - $89,999.99	$ 45.30	$ 109.89	$ 137.36	$ 164.83	$ 192.30
$90,000 plus	$ 55.37	$ 119.88	$ 149.85	$ 179.82	$ 209.79

Premium Contribution

Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
$25,000 - $49,999.99	$ 60.41	$ 129.87	$ 162.33	$ 194.80	$ 227.27
$50,000 - $89,999.99	$ 70.47	$ 159.84	$ 199.80	$ 239.75	$ 279.71
$90,000 plus	$ 80.54	$ 169.83	$ 212.28	$ 254.74	$ 297.20

PPO PLUS (BCO)

10% Wellness Benefit Tier Premium Contribution

Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
$25,000 - $49,999.99	$ 10.35	$ 30.80	$ 38.50	$ 46.20	$ 53.90
$50,000 - $89,999.99	$ 20.69	$ 61.60	$ 77.00	$ 92.39	$ 107.79
$90,000 plus	$ 31.04	$ 71.86	$ 89.83	$ 107.79	$ 125.76

5% Wellness Benefit Tier Premium Contribution

Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
$25,000 - $49,999.99	$ 36.21	$ 82.13	$ 102.66	$ 123.19	$ 143.73
$50,000 - $89,999.99	$ 46.56	$ 112.93	$ 141.16	$ 169.39	$ 197.62
$90,000 plus	$ 56.90	$ 123.19	$ 153.99	$ 184.79	$ 215.59

Premium Contribution

Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
$25,000 - $49,999.99	$ 62.08	$ 133.46	$ 166.82	$ 200.19	$ 233.55
$50,000 - $89,999.99	$ 72.42	$ 164.26	$ 205.32	$ 246.39	$ 287.45
$90,000 plus	$ 82.77	$ 174.52	$ 218.15	$ 261.79	$ 305.42