



Employee Insurance Contribution Rates

January 1, 2025 through December 31, 2025

**HIGHLAND PARK
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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	\$ 695.51	\$ 1,643.71	\$ 2,054.64	\$ 2,465.57	\$ 2,876.49
Base PPO	\$ 859.39	\$ 1,705.45	\$ 2,131.81	\$ 2,558.18	\$ 2,984.54
PPO HCA	\$ 916.89	\$ 1,819.61	\$ 2,274.51	\$ 2,729.42	\$ 3,184.32
PPO Plus	\$ 939.23	\$ 1,863.92	\$ 2,329.90	\$ 2,795.88	\$ 3,261.86

Full Rate Biweekly Basis (Monthly x 12 % 26)					
Plan	Single	Plus 1	Plus 2	Plus 3	Plus 4
HMO	\$ 321.00	\$ 758.64	\$ 948.29	\$ 1,137.95	\$ 1,327.61
Base PPO	\$ 396.64	\$ 787.13	\$ 983.91	\$ 1,180.70	\$ 1,377.48
PPO HCA	\$ 423.18	\$ 839.82	\$ 1,049.78	\$ 1,259.73	\$ 1,469.69
PPO Plus	\$ 433.49	\$ 860.27	\$ 1,075.34	\$ 1,290.41	\$ 1,505.47

Employee's Biweekly Contribution Per Pay Period

HMO					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 38.52	\$ 98.62	\$ 123.28	\$ 147.93	\$ 172.59
\$50,000 - \$89,999.99	\$ 44.94	\$ 121.38	\$ 151.73	\$ 182.07	\$ 212.42
\$90,000 plus	\$ 51.36	\$ 128.97	\$ 161.21	\$ 193.45	\$ 225.69
BASE PPO					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 47.60	\$ 102.33	\$ 127.91	\$ 153.49	\$ 179.07
\$50,000 - \$89,999.99	\$ 55.53	\$ 125.94	\$ 157.43	\$ 188.91	\$ 220.40
\$90,000 plus	\$ 63.46	\$ 133.81	\$ 167.27	\$ 200.72	\$ 234.17
PPO HCA					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 50.78	\$ 109.18	\$ 136.47	\$ 163.76	\$ 191.06
\$50,000 - \$89,999.99	\$ 59.25	\$ 134.37	\$ 167.96	\$ 201.56	\$ 235.15
\$90,000 plus	\$ 67.71	\$ 142.77	\$ 178.46	\$ 214.15	\$ 249.85
PPO PLUS					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 52.02	\$ 111.84	\$ 139.79	\$ 167.75	\$ 195.71
\$50,000 - \$89,999.99	\$ 60.69	\$ 137.64	\$ 172.05	\$ 206.46	\$ 240.88
\$90,000 plus	\$ 69.36	\$ 146.25	\$ 182.81	\$ 219.37	\$ 255.93

Employee Insurance Contribution Rates

January 1, 2025 through December 31, 2025

HMO					
10% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 6.42	\$ 22.76	\$ 28.45	\$ 34.14	\$ 39.83
\$50,000 - \$89,999.99	\$ 12.84	\$ 45.52	\$ 56.90	\$ 68.28	\$ 79.66
\$90,000 plus	\$ 19.26	\$ 53.10	\$ 66.38	\$ 79.66	\$ 92.93
5% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 22.47	\$ 60.69	\$ 75.86	\$ 91.04	\$ 106.21
\$50,000 - \$89,999.99	\$ 28.89	\$ 83.45	\$ 104.31	\$ 125.17	\$ 146.04
\$90,000 plus	\$ 35.31	\$ 91.04	\$ 113.80	\$ 136.55	\$ 159.31
Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 38.52	\$ 98.62	\$ 123.28	\$ 147.93	\$ 172.59
\$50,000 - \$89,999.99	\$ 44.94	\$ 121.38	\$ 151.73	\$ 182.07	\$ 212.42
\$90,000 plus	\$ 51.36	\$ 128.97	\$ 161.21	\$ 193.45	\$ 225.69
BASE PPO					
10% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 7.93	\$ 23.61	\$ 29.52	\$ 35.42	\$ 41.32
\$50,000 - \$89,999.99	\$ 15.87	\$ 47.23	\$ 59.03	\$ 70.84	\$ 82.65
\$90,000 plus	\$ 23.80	\$ 55.10	\$ 68.87	\$ 82.65	\$ 96.42
5% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 27.76	\$ 62.97	\$ 78.71	\$ 94.46	\$ 110.20
\$50,000 - \$89,999.99	\$ 35.70	\$ 86.58	\$ 108.23	\$ 129.88	\$ 151.52
\$90,000 plus	\$ 43.63	\$ 94.46	\$ 118.07	\$ 141.68	\$ 165.30
Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 47.60	\$ 102.33	\$ 127.91	\$ 153.49	\$ 179.07
\$50,000 - \$89,999.99	\$ 55.53	\$ 125.94	\$ 157.43	\$ 188.91	\$ 220.40
\$90,000 plus	\$ 63.46	\$ 133.81	\$ 167.27	\$ 200.72	\$ 234.17
PPO HCA					
10% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 8.46	\$ 25.19	\$ 31.49	\$ 37.79	\$ 44.09
\$50,000 - \$89,999.99	\$ 16.93	\$ 50.39	\$ 62.99	\$ 75.58	\$ 88.18
\$90,000 plus	\$ 25.39	\$ 58.79	\$ 73.48	\$ 88.18	\$ 102.88
5% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 29.62	\$ 67.19	\$ 83.98	\$ 100.78	\$ 117.57
\$50,000 - \$89,999.99	\$ 38.09	\$ 92.38	\$ 115.48	\$ 138.57	\$ 161.67
\$90,000 plus	\$ 46.55	\$ 100.78	\$ 125.97	\$ 151.17	\$ 176.36
Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 50.78	\$ 109.18	\$ 136.47	\$ 163.76	\$ 191.06
\$50,000 - \$89,999.99	\$ 59.25	\$ 134.37	\$ 167.96	\$ 201.56	\$ 235.15
\$90,000 plus	\$ 67.71	\$ 142.77	\$ 178.46	\$ 214.15	\$ 249.85
PPO PLUS					
10% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 8.67	\$ 25.81	\$ 32.26	\$ 38.71	\$ 45.16
\$50,000 - \$89,999.99	\$ 17.34	\$ 51.62	\$ 64.52	\$ 77.42	\$ 90.33
\$90,000 plus	\$ 26.01	\$ 60.22	\$ 75.27	\$ 90.33	\$ 105.38
5% Wellness Benefit Tier Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 30.34	\$ 68.82	\$ 86.03	\$ 103.23	\$ 120.44
\$50,000 - \$89,999.99	\$ 39.01	\$ 94.63	\$ 118.29	\$ 141.94	\$ 165.60
\$90,000 plus	\$ 47.68	\$ 103.23	\$ 129.04	\$ 154.85	\$ 180.66
Premium Contribution					
Salary Band	Single	Plus 1	Plus 2	Plus 3	Plus 4
\$25,000 - \$49,999.99	\$ 52.02	\$ 111.84	\$ 139.79	\$ 167.75	\$ 195.71
\$50,000 - \$89,999.99	\$ 60.69	\$ 137.64	\$ 172.05	\$ 206.46	\$ 240.88
\$90,000 plus	\$ 69.36	\$ 146.25	\$ 182.81	\$ 219.37	\$ 255.93