

# 2026 Insurance Rates

## HEALTH INSURANCE

### High-Deductible Health Plan

	Bi-Weekly Premiums				Monthly Premiums			
	Total Premium	County Pays (Employee Savings)	Employee Pays	Change from 2025 Rates	Total Premium	County Pays (Employee Savings)	Employee Pays	Change from 2025 Rates
County HSA Contribution	-	<b>\$62.50</b>	-	No Change	-	<b>\$125.00</b>	-	No Change
Employee Only	\$333.50	\$333.50	<b>\$0.00</b>	No Change	\$667.00	\$667.00	<b>\$0.00</b>	No Change
Employee + Spouse	\$667.00	\$483.58	<b>\$183.42</b>	No Change	\$1,334.00	\$967.16	<b>\$366.84</b>	No Change
Employee + Children	\$583.62	\$446.06	<b>\$137.56</b>	No Change	\$1,167.24	\$892.12	<b>\$275.12</b>	No Change
Family	\$917.12	\$596.13	<b>\$320.99</b>	No Change	\$1,834.24	\$1,192.26	<b>\$641.98</b>	No Change

## PPO

	Bi-Weekly Premiums				Monthly Premiums			
	Total Premium	County Pays (Employee Savings)	Employee Pays	Change from 2025 Rates	Total Premium	County Pays (Employee Savings)	Employee Pays	Change from 2025 Rates
Employee Only	\$406.50	\$386.00	<b>\$20.50</b>	No Change	\$813.00	\$772.00	<b>\$41.00</b>	No Change
Employee + Spouse	\$813.00	\$568.93	<b>\$244.07</b>	No Change	\$1,626.00	\$1,137.86	<b>\$488.14</b>	No Change
Employee + Children	\$711.37	\$523.19	<b>\$188.18</b>	No Change	\$1,422.74	\$1,046.38	<b>\$376.36</b>	No Change
Family	\$1,117.87	\$706.12	<b>\$411.75</b>	No Change	\$2,235.74	\$1,412.24	<b>\$823.50</b>	No Change

## DENTAL INSURANCE

	Bi-Weekly Premiums				Monthly Premiums			
	Total Premium	County Pays (Employee Savings)	Employee Pays	Change from 2025 Rates	Total Premium	County Pays (Employee Savings)	Employee Pays	Change from 2025 Rates
Employee Only	\$17.50	\$17.50	<b>\$0.00</b>	No Change	\$35.00	\$35.00	<b>\$0.00</b>	No Change
Employee + Spouse	\$35.00	\$23.63	<b>\$11.37</b>	No Change	\$70.00	\$47.26	<b>\$22.74</b>	No Change
Employee + Children	\$30.63	\$22.10	<b>\$8.53</b>	No Change	\$61.26	\$44.20	<b>\$17.06</b>	No Change
Family	\$48.15	\$28.24	<b>\$19.91</b>	No Change	\$96.30	\$56.48	<b>\$39.82</b>	No Change

## VISION INSURANCE

	Bi-Weekly Premiums				Monthly Premiums			
	Total Premium	County Pays (Employee Savings)	Employee Pays	Change from 2025 Rates	Total Premium	County Pays (Employee Savings)	Employee Pays	Change from 2025 Rates
Employee Only	\$4.78	-	<b>\$4.78</b>	No Change	\$9.56	-	<b>\$9.56</b>	No Change
Employee + Spouse	\$7.92	-	<b>\$7.92</b>	No Change	\$15.84	-	<b>\$15.84</b>	No Change
Employee + Children	\$10.50	-	<b>\$10.50</b>	No Change	\$21.00	-	<b>\$21.00</b>	No Change
Family	\$15.29	-	<b>\$15.29</b>	No Change	\$30.58	-	<b>\$30.58</b>	No Change

## VOLUNTARY LIFE INSURANCE

\*Rates are based on age and the amount of coverage elected.

\*Please refer to the life insurance rate chart (on the Boone County Open Enrollment website and in Guardian's booklet) for more premium and