

MADISON PLAINS LOCAL SCHOOLS

2025-2026 INSURANCE PREMIUM RATES (effective 1/1/2026)

MEDICAL/DRUG - Monthly Premium																	
	EMPLOYEE (eff. 1/1/26)				EMPLOYEE RATE +/-			EMPLOYER (eff. 1/1/26)				EMPLOYER RATE +/-			MONTHLY PREMIUM (eff. 1/1/26)		
	ANTHEM	HRA	>12% Adj.*	TOTAL	Previous 1/1/25 Rates	+/- %	+/- \$	ANTHEM	HRA	>12% Adj.*	TOTAL	Previous 1/1/25 Rates	+/- %	+/- \$	ANTHEM	HRA	TOTAL
Single	\$198.93	\$12.97	\$0.00	\$211.89	\$211.89	0.0%	\$0.00	\$795.71	\$51.86	\$0.00	\$847.58	\$847.57	0.0%	\$0.00	\$994.64	\$64.83	\$1,059.47
EE + Spouse	\$417.89	\$26.36	\$0.00	\$444.25	\$444.25	0.0%	\$0.00	\$1,671.58	\$105.44	\$0.00	\$1,777.02	\$1,777.01	0.0%	\$0.00	\$2,089.47	\$131.80	\$2,221.27
EE + Child	\$378.10	\$18.69	\$0.00	\$396.80	\$396.80	0.0%	\$0.00	\$1,512.41	\$74.78	\$0.00	\$1,587.18	\$1,587.18	0.0%	\$0.00	\$1,890.51	\$93.47	\$1,983.98
Family	\$596.99	\$34.55	\$0.00	\$631.54	\$631.54	0.0%	\$0.00	\$2,387.98	\$138.20	\$0.00	\$2,526.18	\$2,526.18	0.0%	\$0.00	\$2,984.97	\$172.75	\$3,157.72
VISION - Monthly Premium																	
	EMPLOYEE PREMIUM				EMPLOYEE RATE +/-			EMPLOYER PREMIUM				EMPLOYER RATE +/-			MONTHLY PREMIUM		
					Previous 1/1/25 Rates	+/- %	+/- \$					Previous 1/1/25 Rates	+/- %	+/- \$			
Single				\$3.18	\$3.18	0%	\$0.00				\$4.71	\$4.71	0%	\$0.00		\$7.89	
Family				\$6.63	\$6.63	0%	\$0.00				\$11.73	\$11.73	0%	\$0.00		\$18.36	
DENTAL - Monthly Premium																	
	EMPLOYEE PREMIUM				EMPLOYEE RATE +/-			EMPLOYER PREMIUM				EMPLOYER RATE +/-			MONTHLY PREMIUM		
					Previous 1/1/25 Rates	+/- %	+/- \$					Previous 1/1/25 Rates	+/- %	+/- \$			
Single				\$0.00	\$0.00	0%	\$0.00				\$34.34	\$34.34	0.0%	\$0.00		\$34.34	
EE + Spouse				\$0.00	\$0.00	0%	\$0.00				\$68.62	\$68.62	0.0%	\$0.00		\$68.62	
EE + Child(ren)				\$0.00	\$0.00	0%	\$0.00				\$61.79	\$61.79	0.0%	\$0.00		\$61.79	
Family				\$0.00	\$0.00	0%	\$0.00				\$114.39	\$114.39	0.0%	\$0.00		\$114.39	

* Beginning in the 2019-20 school year, if the insurance premium increases more than twelve percent (12%) in year, the Insurance Committee shall meet and determine what plan design changes to make, if any, to bring the insurance increase below the twelve percent (12%). The Insurance Committee may develop options or recommendations on plan design changes, higher contribution rates or a combination of both, etc., which must thereafter be approved by the Association. If the Insurance Committee fails to make such recommendations to the Association or if the Association does not agree to such changes that prevent the insurance premium increases from going above the twelve percent (12%) increase, then the Board may make only those necessary changes to the plan design to bring the premium increase below 10%. However, if the Board chooses to not lower the premium increase to below 12%, then both the Association and the Board will each pay fifty (50%) of the increase that exceeds the twelve percent (12%) increase in premiums.