

## 2025 Active Employee Premium Rate Information

### Total Monthly Premium (Health and Vision):

All rates effective January 1, 2025–December 31, 2025

HEALTH PLAN	PPO/Choice Plus	EPO Plan	HDHP
Single	\$1,111.88	\$1,150.65	\$1,054.68
Family	\$2,613.25	\$2,704.35	\$2,454.82

Employee insurance premium share is deducted from twenty (20) paychecks, for all employees, typically starting with the first paycheck in January 2025 through the first paycheck in June 2025. Deductions will resume with the first paycheck of September 2025 through the last paycheck in December 2025. There are no “make-up” contributions for 10-month employees, and 12-month employees do not pay any premium share in July and August.

Note: If a plan change or new enrollment occurs in the summer months, your premium share will be adjusted accordingly and will be taken with deductions resuming in September.

The charts below list the per-paycheck deduction and the annual percentage of premium contribution for each plan and salary band. NOTE: If your salary changes throughout the year, you may move into a higher salary band and your contribution would increase as of the effective date of the salary change. For hourly employees, your previous calendar year’s earnings are used to set your salary band contribution every March 1st. As always, employee premium contributions are taken on a pre-tax basis.

### Active Employee Per Paycheck Health and Vision Contribution:

Annual Base Salary		PPO %	PPO Employee Deduction	EPO%	EPO Employee Deduction	HDHP%	HDHP Employee Deduction
\$25,000 or under	Single	11%	\$73.38	5%	\$34.52	2%	\$12.66
	Family	11%	\$172.47	5%	\$81.13	2%	\$29.46
\$25,001 to \$50,000	Single	12%	\$80.06	8%	\$55.23	5%	\$31.64
	Family	12%	\$188.15	8%	\$129.81	5%	\$73.64
\$50,001 to \$75,000	Single	13%	\$86.73	10%	\$69.04	7%	\$44.30
	Family	13%	\$203.83	10%	\$162.26	7%	\$103.10
\$75,001 and above	Single	14%	\$93.40	12%	\$82.85	9%	\$56.95
	Family	14%	\$219.51	12%	\$194.71	9%	\$132.56

### Dental Premiums for Active Employees

Dental Plan	Delta Dental PPO		Delta Dental EPO	
	Total Premium	Employee Per Paycheck Deduction	Total Premium	Employee Per Paycheck Deduction
Single	\$28.08	\$0.84	\$34.52	\$1.04
Family	\$97.77	\$2.93	\$114.09	\$3.42

### Employee Premium Contributions – Additional Information

When the Department of Benefits, Pension & Compensation is notified in a timely manner of a Family Status Change (within 31 days), premium adjustments will be made via the employee’s payroll. Late status change notices will not result in retroactive premium refunds. If you are granted an approved leave, including leaves under the Family Medical Leave Act (FMLA), you are still required to pay your employee premium contribution. If your FMLA is unpaid, your employee premium contribution will be put into arrears. These deductions will be applied to your next paycheck upon your return to work, or billed to you in full if you do not return to MPS at the end of your unpaid leave.