CIVIL SERVICE COMMISSION EMPLOYEE BENEFITS DIVISION

CY2026 GROUP INSURANCE ANNUAL PREMIUM RATES EFFECTIVE JANUARY 1, 2026

For NERE & Bargaining Units: AFSCME, MCO, MSEA, UAW, SEIU Local 517M, Judicial Branch, and Non-Represented (Z60-Z89)

PLAN NAME/CODE	Option	Employee	State	Total
[HAEX] State Health Plan PPO (Blue Cross) 1	Employee Only	\$2,108.92	\$8,435.66	\$10,544.58
	Employee & Spouse	\$4,745.04	\$18,980.14	\$23,725.18
	Employee & Child(ren)	\$3,690.59	\$14,762.38	\$18,452.97
	Full Family	\$6,326.72	\$25,306.86	\$31,633.58
	Option	Employee	State	Total
Employee or Spouse w/ Medicare Part A and/or Part B (State pays 100%)	Employee Only	\$0.00	\$8,435.66	\$8,435.66
	Employee & Spouse	\$0.00	\$18,980.14	\$18,980.14
	Employee & Child(ren)	\$0.00	\$14,762.38	\$14,762.38
	Full Family	\$0.00	\$25,306.86	\$25,306.86
PLAN NAME/CODE	Option	Employee	State	Total
[HDHP] State High Deductible Health Plan with HSA (Blue Cross)	Employee Only	\$819.00	\$6,006.00	\$6,825.00
	Employee & Spouse	\$1,845.14	\$13,531.06	\$15,376.20
	Employee & Child(ren)	\$1,434.51	\$10,519.74	\$11,954.25
	Full Family	\$2,458.64	\$18,030.01	\$20,488.65
PLAN NAME/CODE	Option	Employee	State	Total
[HBCN] Blue Care Network ²	Employee Only	\$5,236.78	\$8,435.66	\$13,672.44
	Employee & Spouse	\$11,782.82	\$18,980.14	\$30,762.96
	Employee & Child(ren)	\$9,164.42	\$14,762.38	\$23,926.80
	Full Family	\$15,710.34	\$25,306.86	\$41,017.20
PLAN NAME/CODE	Option	Employee	State	Total
[HI00] Health Alliance Plan ²	Employee Only	\$2,586.10	\$8,435.66	\$11,021.76
	Employee & Spouse	\$5,818.82	\$18,980.14	\$24,798.96
	Employee & Child(ren)	\$4,525.82	\$14,762.38	\$19,288.20
	Full Family	\$7,758.42	\$25,306.86	\$33,065.28
PLAN NAME/CODE	Option	Employee	State	Total
[H3ZN] Decline Health Ins.	(n/a)	(n/a)	(n/a)	(n/a)
[HLWR] "Opt Out" Health ³	(n/a)	(n/a)	(n/a)	(n/a)
PLAN NAME/CODE	Option	Employee	State	Total
[VEYE] State Vision Plan	Employee Only	\$0.00	\$59.51	\$59.51
	Employee & Spouse	\$0.00	\$133.89	\$133.89
	Employee & Child(ren)	\$0.00	\$104.14	\$104.14
	Full Family	\$0.00	\$178.52	\$178.52
PLAN NAME/CODE	Option	Employee	State	Total
[V3ZN] Decline Vision Ins.	(n/a)	(n/a)	(n/a)	(n/a)
PLAN NAME/CODE	Option	Employee	State	Total
[DBEX] State Dental Plan	Employee Only	\$30.05	\$570.91	\$600.96
	Employee & Spouse	\$60.09	\$1,141.80	\$1,201.89
	Employee & Child(ren)	\$67.61	\$1,284.52	\$1,352.13
	Full Family	\$97.65	\$1,855.43	\$1,953.08
PLAN NAME/CODE	Option	Employee	State	Total
[DNPR] Preventive Dental Plan ⁴	Employee Only	\$0.00	\$71.64	\$71.64
	Employee & Spouse	\$0.00	\$143.26	\$143.26
	Employee & Child(ren)	\$0.00	\$161.17	\$161.17
	Full Family	\$0.00	\$232.80	\$232.80

¹ Circuit and District Court Judges are eligible to enroll in the State Health Plan PPO, Employee Life and Dependent Life and pay 100% of the premium.

² The State will pay up to 85% of the applicable HMO total premium, capped at the dollar amount which the State pays for the same coverage option under the State Health Plan PPO.

³ An employee who opts out of health insurance coverage and does not have health coverage through a State employee or retiree will receive a \$50 rebate with each paycheck beginning the first pay period after electing to opt-out of health insurance coverage.

⁴ An employee who opts out of dental insurance coverage or enrolls in the Preventive Dental Plan and does not have dental coverage through a State employee or retiree will receive an annual \$100 rebate on the January 15, 2026 paycheck. The rebate will be prorated for employees hired mid-year.

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For NERE & Bargaining Units: AFSCME, MCO, MSEA, UAW, SEIU Local 517M, Judicial Branch, and Non-Represented (Z60-Z89)

PLAN NAME/CODE	Option	Employee	State	Total
[D3ZN] Decline Dental Ins.	(n/a)	(n/a)	(n/a)	(n/a)
[DNWR] "Opt Out" Dental ⁴	(n/a)	(n/a)	(n/a)	(n/a)
PLAN NAME/CODE	Option	Employee	State	Total
Employee Life ¹	Employee Only	\$0.00	\$8.32/\$1,000	\$8.32/\$1,000
PLAN NAME/CODE	Option	Employee	State	Total
[DL01] Dependent Life Options ¹	Sp \$ 1,500 &/or Ch \$ 1,000	\$5.20	\$0.00	\$5.20
	Sp \$ 5,000 &/or Ch \$ 2,500	\$15.60	\$0.00	\$15.60
	Sp \$10,000 &/or Ch \$ 5,000	\$31.20	\$0.00	\$31.20
	Sp \$25,000 &/or Ch \$10,000	\$104.00	\$0.00	\$104.00
	Child(ren) Only \$10,000	\$19.50	\$0.00	\$19.50
	Sp \$50,000 &/or Ch \$15,000	\$198.12	\$0.00	\$198.12
	Child(ren) Only \$15,000	\$29.38	\$0.00	\$29.38

¹ Circuit and District Court Judges are eligible to enroll in the State Health Plan PPO, Employee Life and Dependent Life and pay 100% of the premium.

⁴ An employee who opts out of dental insurance coverage or enrolls in the Preventive Dental Plan and does not have dental coverage through a State employee or retiree will receive an annual \$100 rebate on the January 15, 2026 paycheck. The rebate will be prorated for employees hired mid-year.