

# Premium Rates for 2025/26 Plan Year

## Health

- Increase Applies to Member, Spouse, and Dependent tiers.
- Increase also Applies to Retiree Coverage.
- Recommended Increases are:
  - o **4.5%** for **Diamond**Preferred & **Diamond**Choice Plans
  - o All other plans would increase as follows to maintain their relative rating gap to **Diamond**Preferred:
    - **5.0%** for **Platinum** -**10%** from **Diamond**Preferred
    - **6.0%** for **Gold** -**14%** from **Diamond**Preferred
    - **7.0%** for **Silver** -**17%** from **Diamond**Preferred
    - **9.0%** for **Bronze** -**20%** from **Diamond**Preferred
    - **0.0%** for **Cobalt** -**27.5%** from **Diamond**Preferred

	<b>Diamond Preferred</b>	<b>Platinum Preferred</b>	<b>Gold</b>	<b>Silver</b>	<b>Bronze</b>	<b>Cobalt</b>
Current (m \$)	743.26	668.94	639.20	616.90	594.60	538.86
New (m \$)	776.70	699.04	667.96	644.66	621.36	563.10
Increase (m \$)	33.44	30.10	28.76	27.76	26.76	24.24
Increase (y \$)	401.28	361.20	345.12	333.12	321.12	290.88
% Difference to Diamond Preferred		90.00%	86.00%	83.00%	80.00%	72.50%
% Increase	104.5%	105%	106%	107%	109%	0%

## New Health Options

- Would use the BlueAdvantage Network
- **Diamond**Advantage **-15%** from **Diamond**Preferred
- **Platinum**Advantage **-15%** from **Platinum**Preferred

	<b>Diamond</b> Advantage	<b>Platinum</b> Advantage
(m \$)	660.20	594.18
New (y \$)	7,922.40	7,130.16
Savings (m \$)	116.50	104.86
Savings (y \$)	1,398.00	1,258.32
% Difference to Preferred	-15%	-15%
Savings from Current (m \$)	83.06	71.20
Savings from Current (y \$)	996.72	854.40

## Dental

	<b>Enhanced</b> Dental	<b>Standard</b> Dental
Current (m \$)	47.62	42.86
New (m \$)	49.76	44.78
Increase (m \$)	2.14	1.92
Increase (y \$)	25.68	23.04
% Increase	4.5%	4.5%