

# NORTH ZULCH ISD

## 2025-26 HEALTH INSURANCE COMPARISON

|  | 2025-26<br>Monthly Rates<br>(for new year) | 2024-25<br>Monthly Rates<br>(prior yr) | Monthly Rate<br>Increase/<br>(Savings) | NZISD &<br>State<br>Contribution | COST TO EMPLOYEE |                 |
|--|--|--|--|----------------------------------|------------------|-----------------|
|  |  |  |  |                                  | MONTHLY          | YEARLY          |
| <b><u>TRS-Active Care Primary</u></b>  |  |  |  |                                  |                  |                 |
| <b>Employee Only</b>                   | <b>495.00</b>                              | <b>452.00</b>                          | <b>43.00</b>                           | <b>341.00</b>                    | <b>154.00</b>    | <b>1,848.00</b> |
| Employee & Spouse                      | 1,337.00                                   | 1,221.00                               | 116.00                                 | 341.00                           | 996.00           | 11,952.00       |
| Employee & Children                    | 842.00                                     | 769.00                                 | 73.00                                  | 341.00                           | 501.00           | 6,012.00        |
| Employee & Family                      | 1,683.00                                   | 1,537.00                               | 146.00                                 | 341.00                           | 1,342.00         | 16,104.00       |
| <b><u>TRS-ActiveCare HD</u></b>        |  |  |  |                                  |                  |                 |
| <b>Employee Only</b>                   | <b>508.00</b>                              | <b>465.00</b>                          | <b>43.00</b>                           | <b>341.00</b>                    | <b>167.00</b>    | <b>2,004.00</b> |
| Employee & Spouse                      | 1,372.00                                   | 1,256.00                               | 116.00                                 | 341.00                           | 1,031.00         | 12,372.00       |
| Employee & Children                    | 864.00                                     | 791.00                                 | 73.00                                  | 341.00                           | 523.00           | 6,276.00        |
| Employee & Family                      | 1,728.00                                   | 1,581.00                               | 147.00                                 | 341.00                           | 1,387.00         | 16,644.00       |
| <b><u>TRS-Active Care Primary+</u></b> |  |  |  |                                  |                  |                 |
| <b>Employee Only</b>                   | <b>580.00</b>                              | <b>530.00</b>                          | <b>50.00</b>                           | <b>341.00</b>                    | <b>239.00</b>    | <b>2,868.00</b> |
| Employee & Spouse                      | 1,508.00                                   | 1,378.00                               | 130.00                                 | 341.00                           | 1,167.00         | 14,004.00       |
| Employee & Children                    | 986.00                                     | 901.00                                 | 85.00                                  | 341.00                           | 645.00           | 7,740.00        |
| Employee & Family                      | 1,914.00                                   | 1,749.00                               | 165.00                                 | 341.00                           | 1,573.00         | 18,876.00       |