

**2026**

**AWC EMPLOYEE BENEFIT TRUST HEALTH INSURANCE**

**Benefit Rates**

**AFSCME - \*\*\* contract under negotiations**

2026 Regence Health First 250 (80/20 Split)	100% Premium (8.7% Increase)	Rate w/ 2% Wellness Discount	City Share (monthly)	Employee Share (monthly)
Employee	1058.86	1037.70	830.16	207.54
Emp + Spouse	2,126.58	2,084.06	1667.25	416.81
Emp , Spouse + 1 child	2,652.54	2,599.50	2079.60	519.90
Emp, Spouse + 2 Children (full family)	3,087.38	3,025.64	2420.51	605.13
Emp + 1 child	1,584.82	1,553.14	1242.51	310.63
Emp + 2 children	2,019.66	1,979.28	1583.42	395.86

2026 Regence HDHP (Deductibles: 1700/3400)	100% Premium (8.7% Increase)	Rate w/ 2% Wellness Discount	City Share (monthly)	Employee Share (monthly)	City HSA Contribution (monthly)
Employee	736.30	721.58	721.58	-	75.00
Emp + Spouse	1,481.66	1,452.04	1452.04	-	124.01
Emp , Spouse + 1 child	1,855.40	1,818.30	1818.30	-	155.94
Emp, Spouse + 2 Children (full family)	2,161.44	2,118.22	2118.22	-	221.03
Emp + 1 child	1110.04	1087.84	1087.84	-	99.72
Emp + 2 children	1,416.08	1,387.76	1387.76	-	164.81
<i>No additional Charge for 3+ children</i>					

2026 Kaiser Permanente \$20 Copay / 200 Deductible (90/10 Split)	100% Premium (11.6% increase)	Rate w/ 2% Wellness Discount	City Share (monthly)	Employee Share (monthly)
Employee	971.82	952.38	857.14	95.24
Emp + Spouse	1,927.50	1,888.96	1,700.06	188.90
Emp , Spouse + 1 child	2,415.16	2,366.86	2,130.17	236.69
Emp, Spouse + 2 Children (full family)	2,902.82	2,844.76	2,560.28	284.48
Emp + 1 child	1,459.48	1,430.30	1,287.27	143.03
Emp + 2 children	1,947.14	1,908.20	1,717.38	190.82
<i>No additional Charge for 3+ children</i>				

90 / 10 Split on Coverage	100% Premium (no increase)		City Share (monthly)	Employee Share (Monthly)
DENTAL / PLAN F				
Employee	58.28		52.45	5.83
Emp + 1	110.20		99.18	11.02
Emp + 2	172.48		155.23	17.25

VSP (City pays all) \$25 co-pay with second pair rider	100% Premium (no Increase)		City Paid (monthly)
Employee	8.78		8.78
Emp + 1	17.56		17.56
Emp + 2	26.34		26.34

Long Term Disability- 67% Benefit	.516% of Base Pay	(no Increase)
Life Insurance and AD&D- 26,000.00 Benefit	3.90	

EAP	1 - 8 Sessions
Full Family	\$.14 - Employer Paid