City of Sparks Health Care Active Employee Premium Rates - PPO 200 - eff. 1.1.2027					
Active Employee monthly premiums by coverage level	**Total monthly premium**	**City Contribution = 75% of monthly premium for dependents**	**Total City Contribution of monthly premiums for employee + dependents**	**Employee Contribution = 25% of monthly premium for dependents**	**Cobra Rates 2%**
Employee Only (EE)	$ 1,084.34	$ -	$ 1,084.34	$ -	$ 1,096.08
Employee + Spouse (ES)	$ 1,992.21	$ 680.90	$ 1,765.24	$ 226.98	$ 2,021.17
Employee + Child(ren) (EC)	$ 1,898.00	$ 610.25	$ 1,694.59	$ 203.42	$ 1,925.08
Employee + Family (EF)	$ 2,832.39	$ 1,311.04	$ 2,395.38	$ 437.02	$ 2,878.15

Eff 1.1.2027 (same as 7.1.2025 & 7.1.2026)

Please see your Collective Bargaining Agreement for more information about employee cost sharing. In general, the City contributes 100% of the EE monthly premium. It is the employee's responsibility to determine what type of coverage they need. When an employee has one or more dependents, if the employee selects coverage for more than themselves, the employee is responsible for 25% of the dependent premium as notated above, unless otherwise stipulated in an employment contract or agreement.

Cobra Rates: if an employee separates from the City, they may be eligible to access the Group Health Plan through COBRA. If this is the case, the separated employee will be responsible for the full monthly premium cost + a 2% administrative COBRA fee, payable directly to iSolved (TPA for COBRA administration).

Payment of premium: the City collects monthly premiums by paycheck deduction. The monthly premium is split into two bi-weekly deductions collected over 24 pay periods, specifically the first and second paycheck of each month. In months where there are three paychecks, only two deductions will be made, in the first and second paycheck of the month.

The total monthly premium rates include the cost of the life insurance at $9.75/EE; or $10.67 for ES, EC, or EF coverage.

At the City of Sparks, the Group Health Plan is an all-inclusive plan in which the monthly premium covers Medical, Rx, Dental and Vision.

City of Sparks Health Care Active Employee Premium Rates - PPO 400 - eff. 1.1.2027				
Active Employee monthly premiums by coverage level	**Total monthly premium**	**Total City Contribution of monthly premiums for employee + dependents**	**Employee Contribution of monthly premium for dependents**	**Cobra Rates 2%**
Employee Only (EE)	$ 990.75	$ 1,084.34	$ -	$ 1,000.62
Employee + Spouse (ES)	$ 1,819.67	$ 1,765.23	$ 54.44	$ 1,845.18
Employee + Child(ren) (EC)	$ 1,733.67	$ 1,694.58	$ 39.09	$ 1,757.46
Employee + Family (EF)	$ 2,585.67	$ 2,395.37	$ 190.30	$ 2,626.50

PPO 400 - "Buy Down" Option 1 - eff. 1.1.27

Please see your Collective Bargaining Agreement for more information about employee cost sharing. In general, the City contributes 100% of the EE premium. It is the employee's responsibility to determine what type of coverage they need. When an employee has one or more dependents, if the employee selects coverage for more than themselves, the employee is responsible for 25% of the dependent premium, unless otherwise stipulated in an employment contract or agreement. The City's 75% contribution for dependents is based on the highest cost plan, currently the PPO 200 plan. If an employee selects the PPO 400 option, any amount over that 75% of the PPO200 plan is the employee's cost share responsibility. The City of Sparks will make an employer contribution to a qualified Health Reimbursement Arrangement (HRA) for EE coverage.

Cobra Rates: if an employee separates from the City, they may be eligible to access the Group Health Plan through COBRA. If this is the case, the separated employee will be responsible for the full monthly premium cost + a 2% administrative COBRA fee, payable directly to iSolved (TPA for COBRA administration).

Payment of premium: the City collects monthly premiums by paycheck deduction. The monthly premium is split into two bi-weekly deductions collected over 24 pay periods, specifically the first and second paycheck of each month. In months where there are three paychecks, only two deductions will be made, in the first and second paycheck of the month.

The total monthly premium rates include the cost of the life insurance at $9.75/EE; or $10.67 for ES, EC, or EF coverage.

At the City of Sparks, the Group Health Plan is an all-inclusive plan in which the monthly premium covers Medical, Rx, Dental and Vision.

Total City Contribution of monthly premiums may be off by a penny due to rounding.

City of Sparks Health Care Active Employee Premium Rates - High Deductible Health Plan (HDHP) - eff. 1.1.2027				
Active Employee monthly premiums by coverage level	**Total monthly premium**	**Total City Contribution of monthly premiums for employee + dependents**	**Employee Contribution of monthly premium for dependents**	**Cobra Rates 2%**
Employee Only (EE)	$ 918.75	$ 1,084.34	$ -	$ 927.18
Employee + Spouse (ES)	$ 1,686.67	$ 1,765.23	$ -	$ 1,709.52
Employee + Child(ren) (EC)	$ 1,607.67	$ 1,694.58	$ -	$ 1,628.94
Employee + Family (EF)	$ 2,397.67	$ 2,395.37	$ 2.30	$ 2,434.74

High Deductible Health Plan (HDHP) - "Buy Down" Option 2 - eff. 1.1.27

Please see your Collective Bargaining Agreement for more information about employee cost sharing. In general, the City contributes 100% of the EE premium. It is the employee's responsibility to determine what type of coverage they need. When an employee has one or more dependents, if the employee selects coverage for more than themselves, the employee is responsible for 25% of the dependent premium, unless otherwise stipulated in an employment contract or agreement. The City's 75% contribution for dependents is based on the highest cost plan, currently the PPO 200 plan. If an employee selects the HDHP, any amount over that 75% is the employee's cost share responsibility. The City of Sparks will make an employer contribution to a qualified Health Savings Account (HSA) for EE, ES, and EC coverage.

Cobra Rates: if an employee separates from the City, they may be eligible to access the Group Health Plan through COBRA. If this is the case, the separated employee will be responsible for the full monthly premium cost + a 2% administrative COBRA fee, payable directly to iSolved (TPA for COBRA administration).

Payment of premium: the City collects monthly premiums by paycheck deduction. The monthly premium is split into two bi-weekly deductions collected over 24 pay periods, specifically the first and second paycheck of each month. In months where there are three paychecks, only two deductions will be made, in the first and second paycheck of the month.

The total monthly premium rates include the cost of the life insurance at $9.75/EE; or $10.67 for ES, EC, or EF coverage.

At the City of Sparks, the Group Health Plan is an all-inclusive plan in which the monthly premium covers Medical, Rx, Dental and Vision.

Total City Contribution of monthly premiums may be off by a penny due to rounding.