CITY OF SPARKS · 2027 OPEN ENROLLMENT

Benefits Election Map

Standard Employee Rate

City pays 100% of premium for Employee coverage, 75% for all dependents

Follow your coverage tier down to a medical plan to see the resulting cost to you per pay period, any employer HRA or HSA contribution, and which pre-tax accounts you may also elect into.

● **PPO 200** (classic plan) ● **PPO 400** ● **High Deductible Health Plan 2600** (HSA-eligible)

Select Your Coverage Tier

Employee Only

PPO 200 CLASSIC PLAN

COST TO EMPLOYEE

$0

+ Optional employee paid pre-tax election

- Health Care FSA
- Dependent Care FSA

PPO 400

COST TO EMPLOYEE

$0

$1,123.08 City contributed HRA credit for the year

Front-loaded 1/1/27

+ Optional employee paid pre-tax election

- Health Care FSA
- Dependent Care FSA

High Deductible Health Plan 2600

COST TO EMPLOYEE

$0

$76.43 City contributed HSA credit

Per pay period - 26 pay periods per year

Total credit: **$1,987.18** for 26 pay periods

Maximum employee + employer HSA contribution: **$4,500** for 2027

+ $1,000 catch-up contribution for age 55+

+ Optional employee paid pre-tax election

- HSA (employee)
- Dependent Care FSA
- ~~Health Care FSA not eligible~~

Employee + Spouse

PPO 200 CLASSIC PLAN

COST TO EMPLOYEE

$113.49

per pay period - 24 pay periods per year

+ Optional employee paid pre-tax election

- Health Care FSA
- Dependent Care FSA

PPO 400

COST TO EMPLOYEE

$27.22

per pay period - 24 pay periods per year

+ Optional employee paid pre-tax election

- Health Care FSA
- Dependent Care FSA

High Deductible Health Plan 2600

COST TO EMPLOYEE

$0

$36.26 City contributed HSA credit

Per pay period - 26 pay periods per year

Total credit: **$942.76** for 26 pay periods

Maximum employee + employer HSA contribution: **$9,000** for 2027

+ $1,000 catch-up contribution for age 55+

+ Optional employee paid pre-tax election

- HSA (employee)
- Dependent Care FSA
- ~~Health Care FSA not eligible~~

Employee + Children

PPO 200 CLASSIC PLAN

COST TO EMPLOYEE

$101.71

per pay period - 24 pay periods per year

+ Optional employee paid pre-tax election

- Health Care FSA
- Dependent Care FSA

PPO 400

COST TO EMPLOYEE

$19.54

per pay period - 24 pay periods per year

+ Optional employee paid pre-tax election

- Health Care FSA
- Dependent Care FSA

High Deductible Health Plan 2600

COST TO EMPLOYEE

$0

$40.11 City contributed HSA credit

Per pay period - 26 pay periods per year

Total credit: **$1,042.86** for 26 pay periods

Maximum employee + employer HSA contribution: **$9,000** for 2027

+ $1,000 catch-up contribution for age 55+

+ Optional employee paid pre-tax election

- HSA (employee)
- Dependent Care FSA
- ~~Health Care FSA not eligible~~

Employee + Family

PPO 200 CLASSIC PLAN

COST TO EMPLOYEE

$218.51

per pay period - 24 pay periods per year

+ Optional employee paid pre-tax election

- Health Care FSA
- Dependent Care FSA

PPO 400

COST TO EMPLOYEE

$95.15

per pay period - 24 pay periods per year

+ Optional employee paid pre-tax election

- Health Care FSA
- Dependent Care FSA

High Deductible Health Plan 2600

COST TO EMPLOYEE

$1.15

per pay period - 24 pay periods per year

Maximum employee + employer HSA contribution: **$9,000** for 2027

+ $1,000 catch-up contribution for age 55+

+ Optional employee paid pre-tax election

- HSA (employee)
- Dependent Care FSA
- ~~Health Care FSA not eligible~~

Dollar figures shown are the employee cost per pay period unless noted otherwise. HRA and HSA amounts listed under "Cost to employee" are employer contributions, separate from and in addition to employee cost.

The dashed "Optional employee paid pre-tax election" box on each plan shows the employee-paid pre-tax accounts available with that plan, separate from any employer HRA/HSA contribution shown above it.

Questions about your 2027 elections? Contact Human Resources.