

2026 COST OF COVERAGE

RATES

	full monthly premium			
EMPIRE			MVP	
Individual	\$1,611.46		Individual	\$1,487.74
			Employee & Spouse	\$3,421.81
			Employee & Child(ren)	\$2,826.71
Family	\$3,663.79		Family	\$3,793.75

CONTRIBUTION RATES

All employees currently contributing more than 17% towards health insurance will be reduced to 17% effective January 1, 2026.

	full monthly premium	Employee monthly contribution	Per paycheck
EMPIRE		17%	
Individual	\$1,611.46	\$273.95	\$136.97
Family	\$3,663.79	\$622.84	\$311.42
MVP			
Individual	\$1,487.74	\$252.92	\$126.46
Employee & Spouse	\$3,421.81	\$581.71	\$290.85
Employee & Child(ren)	\$2,826.71	\$480.54	\$240.27
Family	\$3,793.75	\$644.94	\$322.47