## Health Premiums Effective: July 1, 2025 15% Employee Cost Sharing

Plan Name	Coverage Type	Employee Pays per Month	Biweekly Payroll Deduction	City Pays	Total Cost Monthly
Highmark Delaware	Employee Only	\$172.66	\$86.33	\$978.38	\$1,151.04
First State Basic	Employee & Child(ren)	\$262.24	\$131.12	\$1,486.04	\$1,748.28
	Employee & Spouse	\$356.79	\$178.39	\$2,021.79	\$2,378.58
	Family	\$445.90	\$222.95	\$2,526.75	\$2,972.65
Highmark Delaware Comprehensive PPO	Employee Only	\$197.05	\$98.53	\$1,116.64	\$1,313.69
	Employee & Child(ren)	\$303.48	\$151.74	\$1,719.69	\$2,023.17
	Employee & Spouse	\$408.48	\$204.24	\$2,314.69	\$2,723.17
	Family	\$510.55	\$255.27	\$2,893.10	\$3,403.65
Aetna HMO	Employee Only	\$180.23	\$90.12	\$1,021.32	\$1,201.55
	Employee & Child(ren)	\$275.49	\$137.75	\$1,561.14	\$1,836.63
	Employee & Spouse	\$379.56	\$189.78	\$2,150.81	\$2,530.37
	Family	\$473.50	\$236.75	\$2,683.15	\$3,156.65
Aetna CDH Gold	Employee Only	\$178.68	\$89.34	\$1,012.54	\$1,191.22
	Employee & Child(ren)	\$272.78	\$136.39	\$1,545.77	\$1,818.55
	Employee & Spouse	\$370.05	\$185.03	\$2,096.96	\$2,467.01
	Family	\$470.01	\$235.00	\$2,663.37	\$3,133.38

## Health Premiums Effective: July 1, 2025 20% Employee Cost Sharing

Plan Name	Coverage Type	Employee Pays per Month	Biweekly Payroll Deduction	City Pays	Total Cost Monthly
Highmark Delaware	Employee Only	\$230.21	\$115.10	\$920.83	\$1,151.04
First State Basic	Employee & Child(ren)	\$349.66	\$174.83	\$1,398.62	\$1,748.28
	Employee & Spouse	\$475.72	\$237.86	\$1,902.86	\$2,378.58
	Family	\$594.53	\$297.27	\$2,378.12	\$2,972.65
Highmark Delaware	Employee Only	\$262.74	\$131.37	\$1,050.95	\$1,313.69
Comprehensive PPO	Employee & Child(ren)	\$404.63	\$202.32	\$1,618.54	\$2,023.17
	Employee & Spouse	\$544.63	\$272.32	\$2,178.54	\$2,723.17
	Family	\$680.73	\$340.37	\$2,722.92	\$3,403.65
Aetna HMO	Employee Only	\$240.31	\$120.16	\$961.24	\$1,201.55
	Employee & Child(ren)	\$367.33	\$183.66	\$1,469.30	\$1,836.63
	Employee & Spouse	\$506.07	\$253.04	\$2,024.30	\$2,530.37
	Family	\$631.33	\$238.68	\$2,525.32	\$3,156.65
Aetna CDH Gold	Employee Only	\$238.24	\$119.12	\$952.98	\$1,191.22
	Employee & Child(ren)	\$363.71	\$181.86	\$1,454.84	\$1,818.55
	Employee & Spouse	\$493.40	\$186.55	\$1,973.61	\$2,467.01
	Family	\$626.68	\$313.34	\$2,506.70	\$3,133.38

AFSCME Union Employees hired on or after May 20, 2015 DOE Union Employees hired on or after December 22, 2015 FOP Union Employees hired on or after October 9, 2015 IBEW Union Employees hired on or after July 1, 2014