

		2025				2026				
Product Name	Coverage Tier	Enrollment	Current Rates	Current EE Contribution	EE % of Total	Enrollment	Renewal Rates	Renewal EE Contribution	Renewal EE % of Total	EE YOY Change
HMO	Employee	104	\$1,163.78	\$143.35	12.3%					
	Employee + 1 or more	46	\$2,549.34	\$400.29	15.7%					
	Family	26	\$3,202.57	\$610.65	19.1%					
PPO	Employee	192	\$1,139.92	\$116.70	10.2%	192	\$1,234.32	\$116.70	9.5%	\$0.00
	Employee + 1 or more	52	\$2,503.18	\$347.37	13.9%	52	\$2,712.17	\$347.37	12.8%	\$0.00
	Family	62	\$3,131.71	\$531.52	17.0%	62	\$3,389.51	\$531.52	15.7%	\$0.00
HSA	Employee	126	\$1,070.30	\$88.67	8.3%	126	\$1,154.34	\$88.67	7.7%	\$0.00
	Employee + 1 or more	53	\$2,366.12	\$306.35	12.9%	53	\$2,536.22	\$306.35	12.1%	\$0.00
	Family	50	\$2,928.18	\$495.77	16.9%	50	\$3,169.58	\$495.77	15.6%	\$0.00
EPO 75% HMO	Employee	214	\$1,033.03	\$78.20	7.6%	292	\$1,118.53	\$78.20	7.0%	\$0.00
	Employee + 1 or more	78	\$2,254.65	\$267.29	11.9%	113	\$2,457.44	\$267.29	10.9%	\$0.00
	Family	71	\$2,837.04	\$439.13	15.5%	90	\$3,071.11	\$439.13	14.3%	\$0.00
SPIRA 25% HMO	Employee	114	\$917.03	\$76.21	8.3%	140	\$986.78	\$76.21	7.7%	\$0.00
	Employee + 1 or more	40	\$2,016.22	\$263.66	13.1%	51	\$2,167.56	\$263.66	12.2%	\$0.00
	Family	60	\$2,501.72	\$426.42	17.0%	67	\$2,708.77	\$426.42	15.7%	\$0.00