

General Employees (General Staff, Health, Highways, Sheriff & Schools Non-Grant Insurance Premiums

County of Kankakee

January 1, 2026 - December 31, 2026

Option 1 MIBCO2055 \$4,250(S)/\$10,500(F) deductible	<u>SINGLE</u>	<u>EMP + Spouse</u>	<u>EMP + Child(ren)</u>	<u>FAMILY</u>
Total cost per employee per month:	\$892.77	\$1,874.81	\$1,535.55	\$2,696.16
Kankakee County pays 75%:	\$669.58	\$1,406.11	\$1,151.66	\$2,022.12
Employee's total monthly cost 25%:	\$223.19	\$468.70	\$383.89	\$674.04
Employee's cost per paycheck:	\$111.60	\$234.35	\$191.94	\$337.02

Option 2 (HSA) MICOE3013 (Health Savings Account-County Funded) \$6,000(S)/\$12,000(F) deductible	<u>SINGLE</u>	<u>EMP + Spouse</u>	<u>EMP + Child(ren)</u>	<u>FAMILY</u>
Total cost per employee per month:	\$737.06	\$1,547.80	\$1,267.73	\$2,225.89
Kankakee County pays 75%:	\$552.80	\$1,160.85	\$950.80	\$1,669.42
Employee's total monthly cost 25%:	\$184.27	\$386.95	\$316.93	\$556.47
Employee's cost per paycheck:	\$92.13	\$193.48	\$158.47	\$278.24

Option 3 (BCO) MIBCO5005 \$2,000(S)/\$8,000(F) deductible	<u>SINGLE</u>	<u>EMP + Spouse</u>	<u>EMP + Child(ren)</u>	<u>FAMILY</u>
Total cost per employee per month:	\$967.56	\$2,031.86	\$1,664.19	\$2,922.02
Kankakee County pays 75%:	\$725.67	\$1,523.90	\$1,248.14	\$2,191.52
Employee's total monthly cost 25%:	\$241.89	\$507.97	\$416.05	\$730.51
Employee's cost per paycheck:	\$120.95	\$253.98	\$208.02	\$365.25

Delta Dental	<u>SINGLE</u>	<u>EMP + Spouse</u>	<u>EMP + Child(ren)</u>	<u>FAMILY</u>
Total cost per employee per month:	\$26.00	\$51.00	\$62.00	\$101.00
Employee's cost per paycheck:	\$13.00	\$25.50	\$31.00	\$50.50

BCBS Vision	<u>SINGLE</u>	<u>EMP + Spouse</u>	<u>EMP + Child(ren)</u>	<u>FAMILY</u>
Total cost per employee per month:	\$6.79	\$12.90	\$13.58	\$19.96
Employee's cost per paycheck:	\$3.40	\$6.45	\$6.79	\$9.98