

City of Sparks Health Care Active Employee Premium Renewal Rates eff. 7.1.2025					
Active Employee monthly premiums by coverage level	Total monthly premium	City Contribution = 75% of monthly premium for dependents	Total City Contribution of monthly premiums for employee + dependents	Employee Contribution = 25% of monthly premium for dependents	Cobra Rates 2%
Employee Only	\$ 1,084.34	\$ -	\$ 1,084.34	\$ -	\$ 1,096.08
Employee + Spouse	\$ 1,992.21	\$ 680.90	\$ 1,765.24	\$ 226.98	\$ 2,021.17
Employee + Child(ren)	\$ 1,898.00	\$ 610.25	\$ 1,694.59	\$ 203.42	\$ 1,925.08
Employee + Family	\$ 2,832.39	\$ 1,311.04	\$ 2,395.38	\$ 437.02	\$ 2,878.15

Eff 7.1.2025 - no changes to premiums

Please see your Collective Bargaining Agreement for more information about employee cost sharing. In general, the City contributes 100% of the Employee Only premium. When an employee has one or more dependent, it is the employee's responsibility to determine what type of coverage they need. If the employee selects coverage for more than themselves, the employee is responsible for 25% of the dependent premium as notated above, unless otherwise stipulated in an employment contract or agreement.

Cobra Rates: if an employee separates from the City, they may be eligible to access the Group Health Plan through COBRA. If this is the case, the separated employee will be responsible for the full premium cost + a 2% administrative COBRA fee, payable directly to iSolved (TPA for COBRA administration).

Payment of premium: the City collects payment by paycheck deduction. The monthly premium is split into two deductions collected, in the first and second paycheck of the month. In months where there are three paychecks, only two deductions will be made, in the first and second paycheck of the month.