



2026-2027 Insurance Rate Information Per Pay Period
Full-Time Board-Approved Faculty and Staff

Wellmark Blue Cross/Blue Shield - Employee cost per pay period						
	PPO Choice	PPO Core	HMO Core	HDHP with HSA		
Employee Only	\$85.50	\$62.00	\$0.00	\$0.00	\$46.50	twice monthly added to HSA
Employee + Children	\$434.00	\$389.50	\$272.00	\$230.00	\$46.50	twice monthly added to HSA
Employee + Spouse	\$492.50	\$444.00	\$317.50	\$268.00	\$46.50	twice monthly added to HSA
Family	\$883.50	\$812.00	\$622.50	\$526.50	\$46.50	twice monthly added to HSA

Kirkwood's contribution to medical coverage is equal to single premium under the HMO Core plan, \$302 per pay period.

Delta Dental - Employee cost per pay period	
Employee Only	\$0.00
Employee + 1	\$21.21
Family	\$38.51

Kirkwood's contribution to dental coverage is equal to the single premium, \$47.94 pay period.

VSP Vision - Employee cost per pay period	
Employee Only	\$0.00
Family	\$6.50

Kirkwood's contribution to vision coverage is equal to the single premium, \$5.00 per pay period.

Premiums are deducted twice per month beginning with the first pay period in June.

In months with 3 pay periods, deductions are taken from only the first two checks of the month.