



EDSD
COURAGEOUS LOVE

2026 Health Plan Rates

For 2026, the diocese requires employers to contribute at least this amount towards eligible employee's premiums (and HSA plans, where applicable)

	Single	Plus One	Family
Employer Medical Contribution (monthly)	1,163.52	1,588.52	2,088.52
Employer Dental Contribution (monthly)	67.00	67.00	67.00

Note that the employer portion for the CDHP plans includes the monthly average of the semi-annual HSA contribution, below.

After the employer contribution, the remainder is paid by the employee. Monthly costs to employee depend on plan chosen and tier of coverage:

EDSD 2026 Employee Medical Plan (Monthly)	Single	Plus One	Family
Anthem CDHP 15 (base plan)	54.90	507.90	1,105.90
Anthem CDHP 20	-	237.90	685.90
Anthem BlueCard PPO 80	22.48	546.48	1,232.48
Anthem BlueCard MSP PPO 80*	-	117.48	565.48
Kaiser EPO 80	1.48	508.48	1,173.48

** MSP plans are for eligible employees over 65 where employers have less than 20 employees.*

CDHP plans also require a Health Savings Account (HSA). The employer contribution for HSAs in 2026 is below. It is funded in two semi-annual payments. This cost is included in the employer rates above.

EDSD 2026 HSA ER Contribution	Annual	January	July
CDHP 15	1,445.00	722.50	722.50
CDHP 20	1,480.95	740.48	740.48

Employees in CDHP plans are encouraged to contribute additional contributions to their HSA plans to ensure they have enough funded to cover the deductible. The annual limit on HSA contributions (combined employer and employee) is:

2026 HSA Limits (Annual)	Single	Family
Under 55	4,400	8,750
55 and over	5,400	9,750

EDSD 2026 Employee Dental Plan (Monthly)	Single	Plus One	Family
Delta Dental Comprehensive (base plan)	-	54.00	121.00
Delta Dental Basic	-	27.00	79.00
Delta Dental Premium	23.00	95.00	185.00