



JANET LAWSON
DIRECTOR

COMMONWEALTH OF VIRGINIA
Department Of Human Resource Management

James Monroe Building
101 N. 14th Street, 12th Floor
Richmond, Virginia 23219
Tel: (804) 225-2131
(TTY) 711

October 31, 2025

The Honorable Glenn Youngkin
Governor of Virginia

The Honorable Luke Torian, Chair
House Appropriations Committee

The Honorable L. Louise Lucas, Chair
Senate Finance and Appropriations Committee

Subject: Report on the Impact of the Renewal Cost on Employee and Employer Premiums

The attached report is pursuant to Chapter 725, Item 74, G of the 2025 Acts of Assembly. Please be advised that these initial rates may be reduced by plan design and program changes. We have recommended changes that, if implemented, have the potential to substantially decrease the suggested premium increase. I will convene the State Health Plan Advisory Council as directed in Item 75, I (1 and 2) where these recommendations will be presented.

Please contact me if there are any questions or concerns,

Sincerely,

A handwritten signature in blue ink that reads "Janet L. Lawson".

Janet L. Lawson
Director, Department of Human Resource Management

cc: The Honorable John Littell, Chief of Staff, Office of the Governor
The Honorable Margaret McDermid, Secretary of Administration
Gary Johnston, Director, Office of Health Benefits

EXECUTIVE SUMMARY

The actuarial report attached is designed to reflect historical claims trends, a recast projection of the current plan year, along with projections for the next two plan years.

Over the past three years, the Commonwealth has experienced modest premium increases (lower than national standards), with a portion passed on to employees and agencies, and the Health Insurance Fund (HIF) subsidizing the remaining portion of the increase. Excess funds in the HIF have been used to subsidize the rates in recent years as follows:

- FY 2023: 6.0%
- FY 2024: 4.1%
- FY 2025: 3.6%

A review of FY 2025 totals demonstrates a deficit of \$178,200,000. We had anticipated a deficit of \$75 million to be paid from the HIF, however, our pharmacy costs were approximately \$100 million higher than expected. The recast of FY 2026 demonstrates the initial projection provided, and used in setting the FY 2026 Budget, was off/under by 8.8%, resulting in an expected deficit of \$153,300,000. Currently, the HIF has sufficient funds to cover this deficit.

While medical costs increase each year, we have seen a significant increase in pharmacy costs over the past three years. This is a national trend. While the Commonwealth health plan has historically performed better than other employers, both in the private and public sectors, our total claims costs are beginning to match our peers. We have historically budgeted to aggressive models versus moderate or conservative models. In addition, by repeatedly using HIF funds to supplement premium increases, our HIF balance is slowly being depleted. Based on the recast of FY 2026, along with our HIF balance and trend projections for FY 2027, our actuary is forecasting an increase in premiums of 17.8% (aggressive approach) followed by an increase of 7.7% for FY 2028 (again, using the aggressive scenario). This assumes there are no changes made to any plan designs of the medical plans or formulary changes to the pharmacy coverage.

The current plan designs of all three self-insured plans (COVA Care, COVA HDHP, and COVA HealthAware) have remained unchanged for many years, with the COVA Care plan still deemed as the most robust plan in the Commonwealth. Minor modifications to the plan designs, along with formulary changes and more strict parameters for certain drugs, have the potential for significant savings that will reduce the need for a substantial premium increase. Recommendations will be discussed during the inaugural State Health Plan Advisory Council meeting, with final recommendations from the Council to be provided to the Governor and the General Assembly.

Commonwealth of Virginia (COVA)

Preparation of This Actuarial Report

This report has been prepared to present our analysis of FY2027 pricing for COVA. The purpose of this analysis is to set premium equivalent rates for the FY2027 plan year. The use of this report for purposes other than those expressed herein may not be appropriate.

In conducting this analysis, we relied on claims and enrollment data provided by Anthem, Aetna, Carelon, Delta Dental, and the Commonwealth. While we cannot verify the accuracy of all this information, the supplied information was reviewed for consistency and reasonability. As a result of this review, we have no reason to doubt the substantial accuracy of the information and believe that it has produced appropriate results.

This analysis has been conducted in accordance with generally accepted actuarial principles and practices, including the applicable Actuarial Standards of Practice as issued by the Actuarial Standards Board. I, Christina Jackson, am a Vice President for Aon. I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. All of the sections of this report are considered an integral part of the actuarial opinions.

Aon's relationship with COVA is strictly professional. There are no aspects of the relationship that may impair the objectivity of Aon's work.

Aon's professional services do not in any case include legal, investment, or accounting services, and Aon is not a fiduciary to your plans. The services and work product provided by Aon herein are provided solely for COVA's internal use; they are not intended to be used or relied upon by third parties.

Commonwealth of Virginia (COVA)

Assumptions and Methodology

- Aon estimates the claims runout as of June 30th of the current year separately for medical, pharmacy, dental, and mental health for all carriers combined
- The incurred claims for the fiscal year ending June 30th of the current year is used to project the rates beginning July 1st of the following year
- The incurred claims are projected forward with trend and adjusted for the following differences from the experience period to the projection year:
 - Plan differences
 - Mix of enrollment by plans
 - Mix of enrollment by coverage tier
 - Changes in carriers, network differences and pharmacy pricing
 - Adjustments for any new or terminated programs
 - Pharmacy rebates
- The trend assumption is based on a weighted average of COVA's composite trend for the most recent two years (adjusted to the current year) and Aon's internal trend guidance.
 - The COVA medical and pharmacy experience trend is given a 50% weighting.
 - Aon's internal trend guidance is based on data collected from the carriers, governmental agencies, and Aon's book of businessTrend guidance was adjusted for COVA's cost and utilization of GLP-1s, Humira/Stelara biosimilars, and insulin
- Incurred claims are adjusted for plan design to represent COVA Care Basic
- Projected pharmacy rebates are based on Carelon FY27 projections (converted to % of Rx claims)
- The internal DHRM fees and carrier administrative fees per renewals are added.
- A cost adjustment is made for the additional contributions collected for premium rewards
- Does not include costs for the Capital Square Healthcare Clinic, Weight Watchers and other local wellness initiatives, consulting fees, Cardinal, and other miscellaneous fees or financial transitions reflected in the Health Insurance Fund.
- Projected costs are compared to current year COVA Care Basic rates to determine the percentage increase for COVA Care components combined

Commonwealth of VA
Summary of FY2026 Rating Projections
Actives, COBRAs, and Retirees without Medicare

	COVA Care Enrollees (@July25)	Medical	Dental	Rx Drugs	Subtotal	MISA	Total
FY2026 COVA Rates	72,289	\$655.65	\$4.25	\$221.94	\$881.84	\$39.16	\$921.00

FY2026 Projected Cost per Contract Unit

Scenario A	COVA Care	72,289	\$677.84	\$4.54	\$268.50	\$950.88	\$43.49	\$994.37
	% Increase		3.4%	6.9%	21.0%	7.8%	11.1%	8.0%
Scenario B	COVA Care	72,289	\$684.06	\$4.57	\$270.73	\$959.36	\$43.88	\$1,003.24
	% Increase		4.3%	7.6%	22.0%	8.8%	12.1%	8.9%
Scenario C	COVA Care	72,289	\$690.27	\$4.60	\$272.95	\$967.83	\$44.26	\$1,012.09
	% Increase		5.3%	8.3%	23.0%	9.8%	13.0%	9.9%

FY2025 - FY2026 Trend Assumptions

		Medical	Dental	Rx Drugs	Subtotal	MISA	Total
Scenario A	COVA Care	6.0%	3.5%	20.0%	11.1%	11.5%	11.1%
Scenario B	COVA Care	7.0%	4.5%	21.0%	12.1%	12.5%	12.1%
Scenario C	COVA Care	8.0%	5.5%	22.0%	13.1%	13.5%	13.1%

Commonwealth of VA
Summary of FY2027 Rating Projections
Actives, COBRAs, and Retirees without Medicare

	COVA Care Enrollees (@July25)	Medical	Dental	Rx Drugs	Subtotal	MISA	Total
FY2026 COVA Rates	72,289	\$655.65	\$4.25	\$221.94	\$881.84	\$39.16	\$921.00

FY2027 Projected Cost per Contract Unit

Scenario A	COVA Care	72,289	\$724.96	\$4.66	\$306.95	\$1,036.57	\$48.30	\$1,084.88
	% Increase		10.6%	9.7%	38.3%	17.5%	23.3%	17.8%
Scenario B	COVA Care	72,289	\$738.03	\$4.73	\$312.25	\$1,055.01	\$49.14	\$1,104.15
	% Increase		12.6%	11.3%	40.7%	19.6%	25.5%	19.9%
Scenario C	COVA Care	72,289	\$751.10	\$4.80	\$317.55	\$1,073.45	\$50.02	\$1,123.47
	% Increase		14.6%	13.0%	43.1%	21.7%	27.7%	22.0%

FY2026 - FY2027 Trend Assumptions

		Medical	Dental	Rx Drugs	Subtotal	MISA	Total
Scenario A	COVA Care	6.0%	3.5%	15.5%	9.8%	11.0%	9.8%
Scenario B	COVA Care	7.0%	4.5%	16.5%	10.8%	12.0%	10.8%
Scenario C	COVA Care	8.0%	5.5%	17.5%	11.7%	13.0%	11.8%

Commonwealth of VA
Summary of FY2028 Rating Projections
Actives, COBRAs, and Retirees without Medicare

	COVA Care Enrollees (@July25)	Medical	Dental	Rx Drugs	Subtotal	MISA	Total
Estimated FY2027 COVA Rates (A Scen.	72,289	\$724.96	\$4.66	\$306.95	\$1,036.57	\$48.30	\$1,084.88
Estimated FY2027 COVA Rates (B Scen.	72,289	\$738.03	\$4.73	\$312.25	\$1,055.01	\$49.14	\$1,104.15
Estimated FY2027 COVA Rates (C Scen.	72,289	\$751.10	\$4.80	\$317.55	\$1,073.45	\$50.02	\$1,123.47

FY2028 Projected Cost per Contract Unit

Scenario A	COVA Care	72,289	\$763.76	\$4.81	\$346.70	\$1,115.28	\$53.52	\$1,168.80
	% Increase from Scenario A - FY27		5.4%	3.2%	13.0%	7.6%	10.8%	7.7%
Scenario B	COVA Care	72,289	\$784.92	\$4.91	\$355.75	\$1,145.59	\$54.93	\$1,200.52
	% Increase from Scenario B - FY27		6.4%	3.8%	13.9%	8.6%	11.8%	8.7%
Scenario C	COVA Care	72,289	\$806.71	\$5.02	\$365.02	\$1,176.76	\$56.38	\$1,233.14
	% Increase from Scenario C - FY27		7.4%	4.6%	15.0%	9.6%	12.7%	9.8%

FY2027 - FY2028 Trend Assumptions

		Medical	Dental	Rx Drugs	Subtotal	MISA	Total
Scenario A	COVA Care	5.5%	3.5%	13.0%	8.6%	11.0%	8.7%
Scenario B	COVA Care	6.5%	4.5%	14.0%	9.6%	12.0%	9.7%
Scenario C	COVA Care	7.5%	5.5%	15.0%	10.6%	13.0%	10.7%

Commonwealth of VA
Estimated Surplus/(Deficit) for FY2024 and FY2025
Actives, COBRAs, and Retirees without Medicare

	<u>FY2024</u>	<u>FY2025</u>
Premiums	\$1,494,500,000	\$1,615,900,000
Medical Claims	\$1,093,400,000	\$1,183,500,000
Pharmacy Claims	\$ 517,800,000	\$ 663,700,000
Dental Claims	\$ 57,300,000	\$ 60,100,000
Pharmacy Rebates	(\$ 156,600,000)	(\$ 178,500,000)
Carrier Administration	\$ 56,000,000	\$ 59,600,000
DHRM Administration	\$ 5,700,000	\$ 5,700,000
Total	<u>\$1,573,600,000</u>	<u>\$1,794,100,000</u>
Net Surplus/(Deficit)	(\$ 79,100,000)	(\$ 178,200,000)

Commonwealth of VA
Projected Surplus/(Deficit) for FY2026
Actives, COBRAs, and Retirees without Medicare

	<u>FY2026</u>
Premiums	\$1,732,600,000
Medical Claims	\$1,272,900,000
Pharmacy Claims	\$ 790,900,000
Dental Claims	\$ 62,900,000
Pharmacy Rebates	(\$ 303,300,000)
Carrier Administration	\$ 56,800,000
DHRM Administration	\$ 5,700,000
Total	<u>\$1,885,900,000</u>
Net Surplus/(Deficit)	(\$ 153,300,000)
	(8.8%)

Notes

1. Based on DHRM reported enrollment as of July 2025
2. Based on updated claims data through June 2025
3. Based on Anthem projected pharmacy rebate percentage
4. Slightly higher than CC Basic deficit because the aggregate projection includes the cost of buy-ups and reflect premium re-allocation

**Commonwealth of VA
Drivers of FY2027 Rating Projections
Active, COBRA, and Retiree without Medicare**

	Estimated Percent Increase	
	Aggregate	Percent Increase vs. Final FY2026 Rates (DPB Approved)
	Total Cost Per CU	
FY2026 COVA Final Rates (DPB Approved)	\$ 921.00	
FY2026 COVA Actuarial Rates (Scenario A with More Aggressive Rebates ¹)	\$ 934.19	+ 1.4%
FY2026 COVA Actuarial Rates (Scenario A)	\$ 950.28	+ 3.2%
FY2026 COVA Actuarial Rates (Scenario B)	\$ 967.14	+ 5.0%
Scenario B FY 2026 Actuarial Rates - Updated	\$ 1,003.24	+ 8.9%
Scenario A FY 2026 Actuarial Rates - Updated	\$ 994.37	+ 8.0%
Scenario B FY 2027 Actuarial Rates ("Best Estimate")	\$ 1,104.15	+ 19.9%
Scenario A FY 2027 Actuarial Rates (More Aggressive Trend)	\$ 1,084.88	+ 17.8%

FY 2026 vs. FY 2026 Budget

FY2026 Actuarial Rates (Scenario A with More Aggressive Rebates ¹) vs FY2026 Final Rates (DPB Approved)	+ 1.4%
FY2025 Base Claims Experience (Updated vs. Expected)	+ 4.1%
Administrative Fees (Updated vs. FY2026 Budget)	- 0.3%
Impact of Premium Reward Surplus (Updated vs FY2026 Budget)	0.0%
Pharmacy Discounts (Updated vs FY2026 Budget)	- 0.7%
Trend (Updated vs. FY2026 Budget)	+ 3.5%
Total % Increase (Incremental) vs. Final FY2026 Rates Used	+ 8.0%

FY2027 vs. FY2026

Program Changes ²	0.0%
DHRM Expense ³	+ 0.5%
Administrative Fees	+ 0.1%
Rebate Assumption (Prior to Trend)	- 0.4%
Scenario B Trend (Including Rebates) vs. FY2026 Scenario A Trend	+ 12.0%
Scenario A Trend (More Aggressive Trend vs. Scenario B "Best Estimate")	- 2.1%
Premium Reallocation (Higher increase applied to HDHP and HealthAware to account for adverse selection and m	- 0.3%
Total % Increase (Incremental) vs. Final FY2026 Rates Used	+ 9.8%

+ 17.8%

Additional Liability/Subsidy Funding Impacts ³

HIF Funding/Subsidy ⁴	0.0%
Total % Increase (Incremental) vs. Final FY2026 Rates Used	0.0%

+ 17.8%

Notes:

1. More aggressive rebate assumption put 7/8 weight on Carelton's projected FY2026 rebates vs 1/2 weight used in prior years.
2. Assumes no program changes for FY2027.
3. DHRM expense expected to increase from \$5.4M to \$15M for FY27 per DHRM
3. FY2025 and FY2026 rates exclude the Comparative Effectiveness (PCORI) fees estimated to be approximately \$543K/\$581K. Based on most recent guidance, PCORI fees may not be passed on to participants / paid from plan assets.
4. HIF Funding/Subsidy estimates will be updated once decisions have been made

Reconciliation of FY2027 COVA Rate Increase
Active, COBRA, and Retiree without Medicare
Differences in Anthem vs Aon Projections

	Cost Impact	Cost Factor
Anthem's Increase (Relative to Actual COVA FY2026 Rates)	27.8%	1.278
<u>Impact of Differences</u>		
Data Used		
Incurred vs Paid Claims Data	-2.2%	0.978
Inclusion of Aetna Data	-4.7%	0.953
Inclusion of Dental Data	-0.0%	1.000
Rx Discount Adjustment Effective 7/1/2025	-0.7%	0.993
Premium Rewards Adjustment	-1.5%	0.985
DHRM Administration Costs	+0.9%	1.009
Premium Reallocation*	-0.3%	0.997
Assumptions		
Trend Assumption	+0.5%	1.005
Aon's Increase (Aggressive Assumptions)	17.8%	1.178

* Higher increase applied to HDHP and HealthAware to account for adverse selection and migration resulting in a lower increase to COVA Care

Commonwealth of VA
FY2027 Pricing Trend Assumptions
Actives, COBRAs, and Retirees without Medicare

Comparison of COVA Trends and Aon Guidelines

Time Period	Actual COVA	Aon Guideline	Difference Actual COVA - Aon
Medical			
FY2023 - FY2024	7.9%	7.3%	+0.6%
FY2024 - FY2025	5.9%	7.8%	-1.9%
Pharmacy			
FY2023 - FY2024	13.0%	16.5%*	-3.6%
FY2024 - FY2025	25.4%	19.6%*	+5.8%
Medical and Pharmacy Combined			
FY2023 - FY2024	9.5%	10.2%	-0.7%
FY2024 - FY2025	12.1%	11.6%	+0.6%
2-Year Composite [FY2023 - FY2024 & FY2024 - FY2025]			
Medical	6.9%	7.5%	-0.7%
Pharmacy	19.0%	18.0%	+1.0%
Combined	10.8%	10.9%	-0.1%

* Aon Guideline for Pharmacy Trends reflect adjustments for COVA's specific utilization of GLP-1s, Humira/Stelara and their biosimiliars, and insulin

Medical and Pharmacy Combined Trends Used in FY2027 Pricing

Time Period	Trend Used	Aon Guideline	Difference Used - Aon
Medical			
FY2025 - FY2026	7.0%	7.8%	-0.8%
FY2026 - FY2027	7.0%	7.5%	-0.5%
Pharmacy			
FY2025 - FY2026	21.0%	20.6%*	+0.4%
FY2026 - FY2027	16.5%	16.1%*	+0.4%
Medical and Pharmacy Combined			
FY2025 - FY2026	12.2%	12.4%	-0.2%
FY2026 - FY2027	10.9%	10.8%	0.1%

* Aon Guideline for Pharmacy Trends reflect adjustments for COVA's specific utilization of GLP-1s, Humira/Stelara and their biosimiliars, and insulin

Commonwealth of VA
Actives, COBRAs, and Retirees without Medicare
 Projected HIF Balance as of June 2027

Actual HIF Balance as of July 2025*		\$200,000,000
Projected FY2026 Surplus/(Deficit)		(\$153,300,000)
Projected HIF Balance as of June 2026		\$46,700,000
FY2027 COVA Care Increase	HIF Draw Down	Projected HIF Balance as of June 2027
+17.8%	\$0	\$46,700,000

* Per DHRM; Excludes Medicare HIF Balance

FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Active Employees					
HDHP (with basic dental)					
Enrollment as of July 2025	440	96	29	238	803
Employee Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0	\$0
State Portion					
Base Actuarial Rate	\$755	\$1,397	\$1,397	\$2,039	\$11,905,284
HIF Funding Supplement Pay - State	(\$16)	(\$31)	(\$31)	(\$41)	(\$248,076)
State Pays	\$739	\$1,366	\$1,366	\$1,998	\$11,657,208
Total					
Base Actuarial Rate	\$755	\$1,397	\$1,397	\$2,039	\$11,905,284
HIF Funding Supplement Pay - Total	(\$16)	(\$31)	(\$31)	(\$41)	(\$248,076)
Total	\$739	\$1,366	\$1,366	\$1,998	\$11,657,208
HDHP w/Expanded Dental					
Enrollment as of July 2025	255	75	31	211	572
Employee Portion					
Base Actuarial Rate	\$33	\$60	\$60	\$88	\$400,116
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$33	\$60	\$60	\$88	\$400,116
State Portion					
Base Actuarial Rate	\$755	\$1,397	\$1,397	\$2,039	\$9,250,032
HIF Funding Supplement Pay - State	(\$16)	(\$31)	(\$31)	(\$41)	(\$192,204)
State Pays	\$739	\$1,366	\$1,366	\$1,998	\$9,057,828
Total					
Base Actuarial Rate	\$788	\$1,457	\$1,457	\$2,127	\$9,650,148
HIF Funding Supplement Pay - Total	(\$16)	(\$31)	(\$31)	(\$41)	(\$192,204)
Total	\$772	\$1,426	\$1,426	\$2,086	\$9,457,944
HealthAware with basic dental					
Enrollment as of July 2025	2,281	429	164	1,305	4,179
Employee Portion					
Base Actuarial Rate	\$5	\$59	\$59	\$81	\$1,825,164
HIF Funding Supplement Pay - Employee	(\$3)	(\$29)	(\$29)	(\$45)	(\$993,180)
Employee Pays	\$2	\$30	\$30	\$36	\$831,984
State Portion					
Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$68,408,100
HIF Funding Supplement Pay - State	(\$12)	\$0	\$0	\$5	(\$250,164)
State Pays	\$830	\$1,511	\$1,511	\$2,215	\$68,157,936
Total					
Base Actuarial Rate	\$847	\$1,570	\$1,570	\$2,291	\$70,233,264
HIF Funding Supplement Pay - Total	(\$15)	(\$29)	(\$29)	(\$40)	(\$1,243,344)
Total	\$832	\$1,541	\$1,541	\$2,251	\$68,989,920

FY2027 - No HIF Subsidy

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Active Employees					
HDHP (with basic dental)					
Enrollment as of July 2025	440	96	29	238	803
Employee Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$0	\$0	\$0	\$0	\$0
State Portion					
Base Actuarial Rate	\$921	\$1,704	\$1,704	\$2,487	\$14,521,752
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$921	\$1,704	\$1,704	\$2,487	\$14,521,752
Total					
Base Actuarial Rate	\$921	\$1,704	\$1,704	\$2,487	\$14,521,752
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$921	\$1,704	\$1,704	\$2,487	\$14,521,752
HDHP w/Expanded Dental					
Enrollment as of July 2025	255	75	31	211	572
Employee Portion					
Base Actuarial Rate	\$33	\$60	\$60	\$88	\$400,116
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$33	\$60	\$60	\$88	\$400,116
State Portion					
Base Actuarial Rate	\$921	\$1,704	\$1,704	\$2,487	\$11,282,832
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$921	\$1,704	\$1,704	\$2,487	\$11,282,832
Total					
Base Actuarial Rate	\$954	\$1,764	\$1,764	\$2,575	\$11,682,948
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$954	\$1,764	\$1,764	\$2,575	\$11,682,948
HealthAware with basic dental					
Enrollment as of July 2025	2,281	429	164	1,305	4,179
Employee Portion					
Base Actuarial Rate	\$12	\$78	\$78	\$112	\$2,637,432
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$12	\$78	\$78	\$112	\$2,637,432
State Portion					
Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$79,441,956
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$978	\$1,755	\$1,755	\$2,566	\$79,441,956
Total					
Base Actuarial Rate	\$990	\$1,833	\$1,833	\$2,678	\$82,079,388
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$990	\$1,833	\$1,833	\$2,678	\$82,079,388

FY2027 / FY2026

\$	%
DIFFERENCE	
\$0	0.00%
\$0	0.00%
\$2,616,468	21.98%
\$2,864,544	24.57%
\$2,616,468	21.98%
\$2,864,544	24.57%
\$0	0.00%
\$0	0.00%
\$2,032,800	21.98%
\$2,225,004	24.56%
\$2,032,800	21.06%
\$2,225,004	23.53%
\$812,268	44.50%
\$1,805,448	217.01%
\$11,033,856	16.13%
\$11,284,020	16.56%
\$11,846,124	16.87%
\$13,089,468	18.97%

FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Active Employees					
HealthAware with Expanded Dental					
Enrollment as of July 2025	1,439	385	182	1,097	3,103
Employee Portion					
Base Actuarial Rate	\$38	\$119	\$119	\$169	\$3,690,576
HIF Funding Supplement Pay - Employee	(\$3)	(\$29)	(\$29)	(\$45)	(\$841,500)
Employee Pays	\$35	\$90	\$90	\$124	\$2,849,076
State Portion					
Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$53,912,940
HIF Funding Supplement Pay - State	(\$12)	\$0	\$0	\$5	(\$141,396)
State Pays	\$830	\$1,511	\$1,511	\$2,215	\$53,771,544
Total					
Base Actuarial Rate	\$880	\$1,630	\$1,630	\$2,379	\$57,603,516
HIF Funding Supplement Pay - Total	(\$15)	(\$29)	(\$29)	(\$40)	(\$982,896)
Total	\$865	\$1,601	\$1,601	\$2,339	\$56,620,620
HealthAware with Expanded Dental & Vision					
Enrollment as of July 2025	2,782	629	374	1,696	5,481
Employee Portion					
Base Actuarial Rate	\$48	\$139	\$139	\$197	\$7,284,780
HIF Funding Supplement Pay - Employee	(\$3)	(\$29)	(\$29)	(\$45)	(\$1,365,036)
Employee Pays	\$45	\$110	\$110	\$152	\$5,919,744
State Portion					
Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$91,273,644
HIF Funding Supplement Pay - State	(\$12)	\$0	\$0	\$5	(\$298,848)
State Pays	\$830	\$1,511	\$1,511	\$2,215	\$90,974,796
Total					
Base Actuarial Rate	\$890	\$1,650	\$1,650	\$2,407	\$98,558,424
HIF Funding Supplement Pay - Total	(\$15)	(\$29)	(\$29)	(\$40)	(\$1,663,884)
Total	\$875	\$1,621	\$1,621	\$2,367	\$96,894,540
COVA Care (with basic dental)					
Enrollment as of July 2025	5,346	1,500	677	3,327	10,850
Employee Portion					
Base Actuarial Rate	\$92	\$217	\$217	\$312	\$24,027,180
HIF Funding Supplement Pay - Employee	(\$1)	(\$3)	(\$3)	(\$6)	(\$382,068)
Employee Pays	\$91	\$214	\$214	\$306	\$23,645,112
State Portion					
Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$181,721,388
HIF Funding Supplement Pay - State	(\$12)	(\$23)	(\$23)	(\$31)	(\$2,608,320)
State Pays	\$830	\$1,488	\$1,488	\$2,179	\$179,113,068
Total					
Base Actuarial Rate	\$934	\$1,728	\$1,728	\$2,522	\$205,748,568
HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$2,990,388)
Total	\$921	\$1,702	\$1,702	\$2,485	\$202,758,180

FY2027 - No HIF Subsidy

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Active Employees					
HealthAware with Expanded Dental					
Enrollment as of July 2025	1,439	385	182	1,097	3,103
Employee Portion					
Base Actuarial Rate	\$45	\$138	\$138	\$200	\$4,348,812
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$45	\$138	\$138	\$200	\$4,348,812
State Portion					
Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$62,607,948
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$978	\$1,755	\$1,755	\$2,566	\$62,607,948
Total					
Base Actuarial Rate	\$1,023	\$1,893	\$1,893	\$2,766	\$66,956,760
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,023	\$1,893	\$1,893	\$2,766	\$66,956,760
HealthAware with Expanded Dental & Vision					
Enrollment as of July 2025	2,782	629	374	1,696	5,481
Employee Portion					
Base Actuarial Rate	\$55	\$158	\$158	\$228	\$8,378,064
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$55	\$158	\$158	\$228	\$8,378,064
State Portion					
Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$105,995,964
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$978	\$1,755	\$1,755	\$2,566	\$105,995,964
Total					
Base Actuarial Rate	\$1,033	\$1,913	\$1,913	\$2,794	\$114,374,028
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,033	\$1,913	\$1,913	\$2,794	\$114,374,028
COVA Care (with basic dental)					
Enrollment as of July 2025	5,346	1,500	677	3,327	10,850
Employee Portion					
Base Actuarial Rate	\$107	\$252	\$252	\$362	\$27,900,000
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$107	\$252	\$252	\$362	\$27,900,000
State Portion					
Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$211,033,260
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$978	\$1,755	\$1,755	\$2,566	\$211,033,260
Total					
Base Actuarial Rate	\$1,085	\$2,007	\$2,007	\$2,928	\$238,933,260
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,085	\$2,007	\$2,007	\$2,928	\$238,933,260

FY2027 / FY2026

\$	%
DIFFERENCE	
\$658,236	17.84%
\$1,499,736	52.64%
\$8,695,008	16.13%
\$8,836,404	16.43%
\$9,353,244	16.24%
\$10,336,140	18.26%
\$1,093,284	15.01%
\$2,458,320	41.53%
\$14,722,320	16.13%
\$15,021,168	16.51%
\$15,815,604	16.05%
\$17,479,488	18.04%
\$3,872,820	16.12%
\$4,254,888	17.99%
\$29,311,872	16.13%
\$31,920,192	17.82%
\$33,184,692	16.13%
\$36,175,080	17.84%

FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Active Employees					
COVA Care Plus Out-of-Network					
Enrollment as of July 2025	780	256	95	476	1,607
Employee Portion					
Base Actuarial Rate	\$115	\$260	\$260	\$374	\$4,307,808
HIF Funding Supplement Pay - Employee	(\$1)	(\$3)	(\$3)	(\$6)	(\$56,268)
Employee Pays	\$114	\$257	\$257	\$368	\$4,251,540
State Portion					
Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$26,868,972
HIF Funding Supplement Pay - State	(\$12)	(\$23)	(\$23)	(\$31)	(\$386,268)
State Pays	\$830	\$1,488	\$1,488	\$2,179	\$26,482,704
Total					
Base Actuarial Rate	\$957	\$1,771	\$1,771	\$2,584	\$31,176,780
HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$442,536)
Total	\$944	\$1,745	\$1,745	\$2,547	\$30,734,244
COVA Care Plus Expanded Dental					
Enrollment as of July 2025	6,919	2,756	1,271	6,120	17,066
Employee Portion					
Base Actuarial Rate	\$125	\$277	\$277	\$400	\$53,140,248
HIF Funding Supplement Pay - Employee	(\$1)	(\$3)	(\$3)	(\$6)	(\$668,640)
Employee Pays	\$124	\$274	\$274	\$394	\$52,471,608
State Portion					
Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$305,229,540
HIF Funding Supplement Pay - State	(\$12)	(\$23)	(\$23)	(\$31)	(\$4,384,428)
State Pays	\$830	\$1,488	\$1,488	\$2,179	\$300,845,112
Total					
Base Actuarial Rate	\$967	\$1,788	\$1,788	\$2,610	\$358,369,788
HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$5,053,068)
Total	\$954	\$1,762	\$1,762	\$2,573	\$353,316,720
COVA Care Plus Out-of-Network & Expanded Dental					
Enrollment as of July 2025	1,447	700	222	1,208	3,577
Employee Portion					
Base Actuarial Rate	\$148	\$320	\$320	\$462	\$12,807,504
HIF Funding Supplement Pay - Employee	(\$1)	(\$3)	(\$3)	(\$6)	(\$137,532)
Employee Pays	\$147	\$317	\$317	\$456	\$12,669,972
State Portion					
Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$63,374,352
HIF Funding Supplement Pay - State	(\$12)	(\$23)	(\$23)	(\$31)	(\$912,216)
State Pays	\$830	\$1,488	\$1,488	\$2,179	\$62,462,136
Total					
Base Actuarial Rate	\$990	\$1,831	\$1,831	\$2,672	\$76,181,856
HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$1,049,748)
Total	\$977	\$1,805	\$1,805	\$2,635	\$75,132,108

FY2027 - No HIF Subsidy

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Active Employees					
COVA Care Plus Out-of-Network					
Enrollment as of July 2025	780	256	95	476	1,607
Employee Portion					
Base Actuarial Rate	\$134	\$304	\$304	\$436	\$5,025,120
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$134	\$304	\$304	\$436	\$5,025,120
State Portion					
Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$31,203,132
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$978	\$1,755	\$1,755	\$2,566	\$31,203,132
Total					
Base Actuarial Rate	\$1,112	\$2,059	\$2,059	\$3,002	\$36,228,252
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,112	\$2,059	\$2,059	\$3,002	\$36,228,252
COVA Care Plus Expanded Dental					
Enrollment as of July 2025	6,919	2,756	1,271	6,120	17,066
Employee Portion					
Base Actuarial Rate	\$140	\$312	\$312	\$450	\$59,749,008
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$140	\$312	\$312	\$450	\$59,749,008
State Portion					
Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$354,457,044
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$978	\$1,755	\$1,755	\$2,566	\$354,457,044
Total					
Base Actuarial Rate	\$1,118	\$2,067	\$2,067	\$3,016	\$414,206,052
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,118	\$2,067	\$2,067	\$3,016	\$414,206,052
COVA Care Plus Out-of-Network & Expanded Dental					
Enrollment as of July 2025	1,447	700	222	1,208	3,577
Employee Portion					
Base Actuarial Rate	\$167	\$364	\$364	\$524	\$14,522,988
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$167	\$364	\$364	\$524	\$14,522,988
State Portion					
Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$73,596,048
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$978	\$1,755	\$1,755	\$2,566	\$73,596,048
Total					
Base Actuarial Rate	\$1,145	\$2,119	\$2,119	\$3,090	\$88,119,036
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,145	\$2,119	\$2,119	\$3,090	\$88,119,036

FY2027 / FY2026

\$	%
DIFFERENCE	
\$717,312	16.65%
\$773,580	18.20%
\$4,334,160	16.13%
\$4,720,428	17.82%
\$5,051,472	16.20%
\$5,494,008	17.88%
\$6,608,760	12.44%
\$7,277,400	13.87%
\$49,227,504	16.13%
\$53,611,932	17.82%
\$55,836,264	15.58%
\$60,889,332	17.23%
\$1,715,484	13.39%
\$1,853,016	14.63%
\$10,221,696	16.13%
\$11,133,912	17.83%
\$11,937,180	15.67%
\$12,986,928	17.29%

FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Active Employees					
COVA Care Plus Expanded Dental Plus Vision & Hearing					
Enrollment as of July 2025	9,862	4,293	1,739	7,575	23,469
Employee Portion					
Base Actuarial Rate	\$145	\$314	\$314	\$454	\$81,157,056
HIF Funding Supplement Pay - Employee	(\$1)	(\$3)	(\$3)	(\$6)	(\$880,896)
Employee Pays	\$144	\$311	\$311	\$448	\$80,276,160
State Portion					
Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$409,906,872
HIF Funding Supplement Pay - State	(\$12)	(\$23)	(\$23)	(\$31)	(\$5,902,860)
State Pays	\$830	\$1,488	\$1,488	\$2,179	\$404,004,012
Total					
Base Actuarial Rate	\$987	\$1,825	\$1,825	\$2,664	\$491,063,928
HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$6,783,756)
Total	\$974	\$1,799	\$1,799	\$2,627	\$484,280,172
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing					
Enrollment as of July 2025	4,930	3,006	739	4,243	12,918
Employee Portion					
Base Actuarial Rate	\$168	\$357	\$357	\$516	\$52,255,116
HIF Funding Supplement Pay - Employee	(\$1)	(\$3)	(\$3)	(\$6)	(\$499,476)
Employee Pays	\$167	\$354	\$354	\$510	\$51,755,640
State Portion					
Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$230,241,420
HIF Funding Supplement Pay - State	(\$12)	(\$23)	(\$23)	(\$31)	(\$3,321,936)
State Pays	\$830	\$1,488	\$1,488	\$2,179	\$226,919,484
Total					
Base Actuarial Rate	\$1,010	\$1,868	\$1,868	\$2,726	\$282,496,536
HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$3,821,412)
Total	\$997	\$1,842	\$1,842	\$2,689	\$278,675,124
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia					
Enrollment as of July 2025	768	292	118	662	1,840
Employee Portion					
Base Actuarial Rate	\$92	\$217	\$217	\$312	\$4,394,040
HIF Funding Supplement Pay - Employee	(\$1)	(\$3)	(\$3)	(\$6)	(\$71,640)
Employee Pays	\$91	\$214	\$214	\$306	\$4,322,400
State Portion					
Base Actuarial Rate	\$829	\$1,476	\$1,476	\$2,155	\$32,021,304
HIF Funding Supplement Pay - State	\$1	\$3	\$3	\$6	\$71,640
State Pays	\$830	\$1,479	\$1,479	\$2,161	\$32,092,944
Total					
Base Actuarial Rate	\$921	\$1,693	\$1,693	\$2,467	\$36,415,344
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$921	\$1,693	\$1,693	\$2,467	\$36,415,344

FY2027 - No HIF Subsidy

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Active Employees					
COVA CarePlus Expanded Dental Plus Vision & Hearing					
Enrollment as of July 2025	9,862	4,293	1,739	7,575	23,469
Employee Portion					
Base Actuarial Rate	\$160	\$349	\$349	\$504	\$90,010,656
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$160	\$349	\$349	\$504	\$90,010,656
State Portion					
Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$476,023,752
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$978	\$1,755	\$1,755	\$2,566	\$476,023,752
Total					
Base Actuarial Rate	\$1,138	\$2,104	\$2,104	\$3,070	\$566,034,408
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,138	\$2,104	\$2,104	\$3,070	\$566,034,408
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing					
Enrollment as of July 2025	4,930	3,006	739	4,243	12,918
Employee Portion					
Base Actuarial Rate	\$187	\$401	\$401	\$578	\$58,513,308
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$187	\$401	\$401	\$578	\$58,513,308
State Portion					
Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$267,378,636
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$978	\$1,755	\$1,755	\$2,566	\$267,378,636
Total					
Base Actuarial Rate	\$1,165	\$2,156	\$2,156	\$3,144	\$325,891,944
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,165	\$2,156	\$2,156	\$3,144	\$325,891,944
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia					
Enrollment as of July 2025	768	292	118	662	1,840
Employee Portion					
Base Actuarial Rate	\$107	\$252	\$252	\$362	\$5,101,680
Contrib Adj for COVA Care Basic Subsidy	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$107	\$252	\$252	\$362	\$5,101,680
State Portion					
Base Actuarial Rate	\$893	\$1,585	\$1,585	\$2,315	\$34,418,448
Contrib Adj for COVA Care Basic Subsidy	\$0	\$0	\$0	\$0	\$0
State Pays	\$893	\$1,585	\$1,585	\$2,315	\$34,418,448
Total					
Base Actuarial Rate	\$1,000	\$1,837	\$1,837	\$2,677	\$39,520,128
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,000	\$1,837	\$1,837	\$2,677	\$39,520,128

FY2027 / FY2026

\$	%
DIFFERENCE	
\$8,853,600	10.91%
\$9,734,496	12.13%
\$66,116,880	16.13%
\$72,019,740	17.83%
\$74,970,480	15.27%
\$81,754,236	16.88%
\$6,258,192	11.98%
\$6,757,668	13.06%
\$37,137,216	16.13%
\$40,459,152	17.83%
\$43,395,408	15.36%
\$47,216,820	16.94%
\$707,640	16.10%
\$779,280	18.03%
\$2,397,144	7.49%
\$2,325,504	7.25%
\$3,104,784	8.53%
\$3,104,784	8.53%

FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Active Employees					
Sentara Health (Hampton Roads area)					
Enrollment as of July 2025	1,292	262	221	668	2,443
Employee Portion					
Base Actuarial Rate	\$92	\$217	\$217	\$312	\$5,185,092
HIF Funding Supplement Pay - Employee	(\$1)	(\$3)	(\$3)	(\$6)	(\$80,988)
Employee Pays	\$91	\$214	\$214	\$306	\$5,104,104
State Portion					
Base Actuarial Rate	\$815	\$1,461	\$1,461	\$2,119	\$38,089,620
HIF Funding Supplement Pay - State	\$1	\$3	\$3	\$6	\$80,988
State Pays	\$816	\$1,464	\$1,464	\$2,125	\$38,170,608
Total					
Base Actuarial Rate	\$907	\$1,678	\$1,678	\$2,431	\$43,274,712
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$907	\$1,678	\$1,678	\$2,431	\$43,274,712
Summary Active Total					
Enrollment as of July 2025	38,541	14,679	5,862	28,826	87,908
Employee Portion					
Base Actuarial Rate					\$250,474,680
HIF Funding Supplement Pay - Employee					(\$5,977,224)
Employee Pays					\$244,497,456
State Portion					
Base Actuarial Rate					\$1,522,203,468
HIF Funding Supplement Pay - State					(\$18,494,088)
State Pays					\$1,503,709,380
Total					
Base Actuarial Rate					\$1,772,678,148
HIF Funding Supplement Pay - Total					(\$24,471,312)
Total					\$1,748,206,836

FY2027 - No HIF Subsidy

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Active Employees					
Sentara Health (Hampton Roads area)					
Enrollment as of July 2025	1,292	262	221	668	2,443
Employee Portion					
Base Actuarial Rate	\$107	\$252	\$252	\$362	\$6,021,312
Contrib Adj for COVA Care Basic Subsidy	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$107	\$252	\$252	\$362	\$6,021,312
State Portion					
Base Actuarial Rate	\$903	\$1,616	\$1,616	\$2,343	\$42,147,936
Contrib Adj for COVA Care Basic Subsidy	\$0	\$0	\$0	\$0	\$0
State Pays	\$903	\$1,616	\$1,616	\$2,343	\$42,147,936
Total					
Base Actuarial Rate	\$1,010	\$1,868	\$1,868	\$2,705	\$48,169,248
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,010	\$1,868	\$1,868	\$2,705	\$48,169,248
Summary Active Total					
Enrollment as of July 2025	38,541	14,679	5,862	28,826	87,908
Employee Portion					
Base Actuarial Rate					\$282,608,496
HIF Funding Supplement Pay - Employee					\$0
Employee Pays					\$282,608,496
State Portion					
Base Actuarial Rate					\$1,764,108,708
HIF Funding Supplement Pay - State					\$0
State Pays					\$1,764,108,708
Total					
Base Actuarial Rate					\$2,046,717,204
HIF Funding Supplement Pay - Total					\$0
Total					\$2,046,717,204

FY2027 / FY2026

\$	%
DIFFERENCE	
\$836,220	16.13%
\$917,208	17.97%
\$4,058,316	10.65%
\$3,977,328	10.42%
\$4,894,536	11.31%
\$4,894,536	11.31%
\$32,133,816	12.83%
\$38,111,040	15.59%
\$241,905,240	15.89%
\$260,399,328	17.32%
\$274,039,056	15.46%
\$298,510,368	17.08%

FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Early Retirees/COBRA					
HDHP (with basic dental)					
Enrollment as of July 2025	52	12	0	3	67
Employee Portion					
Base Actuarial Rate	\$755	\$1,397	\$1,397	\$2,039	\$745,692
HIF Funding Supplement Pay - Employee	(\$16)	(\$31)	(\$31)	(\$41)	(\$15,924)
Employee Pays	\$739	\$1,366	\$1,366	\$1,998	\$729,768
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$755	\$1,397	\$1,397	\$2,039	\$745,692
HIF Funding Supplement Pay - Total	(\$16)	(\$31)	(\$31)	(\$41)	(\$15,924)
Total	\$739	\$1,366	\$1,366	\$1,998	\$729,768
HDHP w/Expanded Dental					
Enrollment as of July 2025	24	7	3	0	34
Employee Portion					
Base Actuarial Rate	\$788	\$1,457	\$1,457	\$2,127	\$401,784
HIF Funding Supplement Pay - Employee	(\$16)	(\$31)	(\$31)	(\$41)	(\$8,328)
Employee Pays	\$772	\$1,426	\$1,426	\$2,086	\$393,456
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$788	\$1,457	\$1,457	\$2,127	\$401,784
HIF Funding Supplement Pay - Total	(\$16)	(\$31)	(\$31)	(\$41)	(\$8,328)
Total	\$772	\$1,426	\$1,426	\$2,086	\$393,456
HealthAware with basic dental					
Enrollment as of July 2025	31	18	0	3	52
Employee Portion					
Base Actuarial Rate	\$847	\$1,570	\$1,570	\$2,291	\$736,680
HIF Funding Supplement Pay - Employee	(\$15)	(\$29)	(\$29)	(\$40)	(\$13,284)
Employee Pays	\$832	\$1,541	\$1,541	\$2,251	\$723,396
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$847	\$1,570	\$1,570	\$2,291	\$736,680
HIF Funding Supplement Pay - Total	(\$15)	(\$29)	(\$29)	(\$40)	(\$13,284)
Total	\$832	\$1,541	\$1,541	\$2,251	\$723,396

FY2027 - No HIF Subsidy

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Early Retirees/COBRA					
HDHP (with basic dental)					
Enrollment as of July 2025	52	12	0	3	67
Employee Portion					
Base Actuarial Rate	\$921	\$1,704	\$1,704	\$2,487	\$909,612
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$921	\$1,704	\$1,704	\$2,487	\$909,612
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$921	\$1,704	\$1,704	\$2,487	\$909,612
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$921	\$1,704	\$1,704	\$2,487	\$909,612
HDHP w/Expanded Dental					
Enrollment as of July 2025	24	7	3	0	34
Employee Portion					
Base Actuarial Rate	\$954	\$1,764	\$1,764	\$2,575	\$486,432
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$954	\$1,764	\$1,764	\$2,575	\$486,432
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$954	\$1,764	\$1,764	\$2,575	\$486,432
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$954	\$1,764	\$1,764	\$2,575	\$486,432
HealthAware with basic dental					
Enrollment as of July 2025	31	18	0	3	52
Employee Portion					
Base Actuarial Rate	\$990	\$1,833	\$1,833	\$2,678	\$860,616
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$990	\$1,833	\$1,833	\$2,678	\$860,616
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$990	\$1,833	\$1,833	\$2,678	\$860,616
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$990	\$1,833	\$1,833	\$2,678	\$860,616

FY2027 / FY2026

\$	%
DIFFERENCE	
\$163,920	21.98%
\$179,844	24.64%
\$163,920	21.98%
\$179,844	24.64%
\$84,648	21.07%
\$92,976	23.63%
\$84,648	21.07%
\$92,976	23.63%
\$123,936	16.82%
\$137,220	18.97%
\$123,936	16.82%
\$137,220	18.97%

FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Early Retirees/COBRA					
HealthAware with Expanded Dental					
Enrollment as of July 2025	22	5	0	1	28
Employee Portion					
Base Actuarial Rate	\$880	\$1,630	\$1,630	\$2,379	\$358,668
HIF Funding Supplement Pay - Employee	(\$15)	(\$29)	(\$29)	(\$40)	(\$6,180)
Employee Pays	\$865	\$1,601	\$1,601	\$2,339	\$352,488
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$880	\$1,630	\$1,630	\$2,379	\$358,668
HIF Funding Supplement Pay - Total	(\$15)	(\$29)	(\$29)	(\$40)	(\$6,180)
Total	\$865	\$1,601	\$1,601	\$2,339	\$352,488
HealthAware with Expanded Dental and Vision					
Enrollment as of July 2025	30	8	0	2	40
Employee Portion					
Base Actuarial Rate	\$890	\$1,650	\$1,650	\$2,407	\$536,568
HIF Funding Supplement Pay - Employee	(\$15)	(\$29)	(\$29)	(\$40)	(\$9,144)
Employee Pays	\$875	\$1,621	\$1,621	\$2,367	\$527,424
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$890	\$1,650	\$1,650	\$2,407	\$536,568
HIF Funding Supplement Pay - Total	(\$15)	(\$29)	(\$29)	(\$40)	(\$9,144)
Total	\$875	\$1,621	\$1,621	\$2,367	\$527,424
COVA Care (with basic dental)					
Enrollment as of July 2025	423	70	10	12	515
Employee Portion					
Base Actuarial Rate	\$934	\$1,728	\$1,728	\$2,522	\$6,763,032
HIF Funding Supplement Pay - Employee	(\$13)	(\$26)	(\$26)	(\$37)	(\$96,276)
Employee Pays	\$921	\$1,702	\$1,702	\$2,485	\$6,666,756
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$934	\$1,728	\$1,728	\$2,522	\$6,763,032
HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$96,276)
Total	\$921	\$1,702	\$1,702	\$2,485	\$6,666,756

FY2027 - No HIF Subsidy

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Early Retirees/COBRA					
HealthAware with Expanded Dental					
Enrollment as of July 2025	22	5	0	1	28
Employee Portion					
Base Actuarial Rate	\$1,023	\$1,893	\$1,893	\$2,766	\$416,844
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$1,023	\$1,893	\$1,893	\$2,766	\$416,844
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$1,023	\$1,893	\$1,893	\$2,766	\$416,844
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,023	\$1,893	\$1,893	\$2,766	\$416,844
HealthAware with Expanded Dental and Vision					
Enrollment as of July 2025	30	8	0	2	40
Employee Portion					
Base Actuarial Rate	\$1,033	\$1,913	\$1,913	\$2,794	\$622,584
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$1,033	\$1,913	\$1,913	\$2,794	\$622,584
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$1,033	\$1,913	\$1,913	\$2,794	\$622,584
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,033	\$1,913	\$1,913	\$2,794	\$622,584
COVA Care (with basic dental)					
Enrollment as of July 2025	423	70	10	12	515
Employee Portion					
Base Actuarial Rate	\$1,085	\$2,007	\$2,007	\$2,928	\$7,855,812
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$1,085	\$2,007	\$2,007	\$2,928	\$7,855,812
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$1,085	\$2,007	\$2,007	\$2,928	\$7,855,812
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,085	\$2,007	\$2,007	\$2,928	\$7,855,812

FY2027 / FY2026

\$	%
DIFFERENCE	
\$58,176	16.22%
\$64,356	18.26%
\$58,176	16.22%
\$64,356	18.26%
\$86,016	16.03%
\$95,160	18.04%
\$86,016	16.03%
\$95,160	18.04%
\$1,092,780	16.16%
\$1,189,056	17.84%
\$1,092,780	16.16%
\$1,189,056	17.84%

FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Early Retirees/COBRA					
COVA Care Plus Out-of-Network					
Enrollment as of July 2025	54	14	2	1	71
Employee Portion					
Base Actuarial Rate	\$957	\$1,771	\$1,771	\$2,584	\$991,176
HIF Funding Supplement Pay - Employee	(\$13)	(\$26)	(\$26)	(\$37)	(\$13,860)
Employee Pays	\$944	\$1,745	\$1,745	\$2,547	\$977,316
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$957	\$1,771	\$1,771	\$2,584	\$991,176
HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$13,860)
Total	\$944	\$1,745	\$1,745	\$2,547	\$977,316
COVA Care Plus Expanded Dental					
Enrollment as of July 2025	478	96	8	24	606
Employee Portion					
Base Actuarial Rate	\$967	\$1,788	\$1,788	\$2,610	\$8,529,816
HIF Funding Supplement Pay - Employee	(\$13)	(\$26)	(\$26)	(\$37)	(\$117,672)
Employee Pays	\$954	\$1,762	\$1,762	\$2,573	\$8,412,144
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$967	\$1,788	\$1,788	\$2,610	\$8,529,816
HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$117,672)
Total	\$954	\$1,762	\$1,762	\$2,573	\$8,412,144
COVA Care Plus Out-of-Network & Expanded Dental					
Enrollment as of July 2025	142	37	0	10	189
Employee Portion					
Base Actuarial Rate	\$990	\$1,831	\$1,831	\$2,672	\$2,820,564
HIF Funding Supplement Pay - Employee	(\$13)	(\$26)	(\$26)	(\$37)	(\$38,136)
Employee Pays	\$977	\$1,805	\$1,805	\$2,635	\$2,782,428
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$990	\$1,831	\$1,831	\$2,672	\$2,820,564
HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$38,136)
Total	\$977	\$1,805	\$1,805	\$2,635	\$2,782,428

FY2027 - No HIF Subsidy

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Early Retirees/COBRA					
COVA Care Plus Out-of-Network					
Enrollment as of July 2025	54	14	2	1	71
Employee Portion					
Base Actuarial Rate	\$1,112	\$2,059	\$2,059	\$3,002	\$1,151,928
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$1,112	\$2,059	\$2,059	\$3,002	\$1,151,928
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$1,112	\$2,059	\$2,059	\$3,002	\$1,151,928
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,112	\$2,059	\$2,059	\$3,002	\$1,151,928
COVA Care Plus Expanded Dental					
Enrollment as of July 2025	478	96	8	24	606
Employee Portion					
Base Actuarial Rate	\$1,118	\$2,067	\$2,067	\$3,016	\$9,861,072
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$1,118	\$2,067	\$2,067	\$3,016	\$9,861,072
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$1,118	\$2,067	\$2,067	\$3,016	\$9,861,072
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,118	\$2,067	\$2,067	\$3,016	\$9,861,072
COVA Care Plus Out-of-Network & Expanded Dental					
Enrollment as of July 2025	142	37	0	10	189
Employee Portion					
Base Actuarial Rate	\$1,145	\$2,119	\$2,119	\$3,090	\$3,262,716
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$1,145	\$2,119	\$2,119	\$3,090	\$3,262,716
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$1,145	\$2,119	\$2,119	\$3,090	\$3,262,716
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,145	\$2,119	\$2,119	\$3,090	\$3,262,716

FY2027 / FY2026

\$	%
DIFFERENCE	
\$160,752	16.22%
\$174,612	17.87%
\$160,752	16.22%
\$174,612	17.87%
\$1,331,256	15.61%
\$1,448,928	17.22%
\$1,331,256	15.61%
\$1,448,928	17.22%
\$442,152	15.68%
\$480,288	17.26%
\$442,152	15.68%
\$480,288	17.26%

FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Early Retirees/COBRA					
COVA Care Plus Expanded Dental Plus Vision & Hearing					
Enrollment as of July 2025	637	127	16	24	804
Employee Portion					
Base Actuarial Rate	\$987	\$1,825	\$1,825	\$2,664	\$11,443,560
HIF Funding Supplement Pay - Employee	(\$13)	(\$26)	(\$26)	(\$37)	(\$154,644)
Employee Pays	\$974	\$1,799	\$1,799	\$2,627	\$11,288,916
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$987	\$1,825	\$1,825	\$2,664	\$11,443,560
HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$154,644)
Total	\$974	\$1,799	\$1,799	\$2,627	\$11,288,916
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing					
Enrollment as of July 2025	445	119	18	35	617
Employee Portion					
Base Actuarial Rate	\$1,010	\$1,868	\$1,868	\$2,726	\$9,609,312
HIF Funding Supplement Pay - Employee	(\$13)	(\$26)	(\$26)	(\$37)	(\$127,704)
Employee Pays	\$997	\$1,842	\$1,842	\$2,689	\$9,481,608
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$1,010	\$1,868	\$1,868	\$2,726	\$9,609,312
HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$127,704)
Total	\$997	\$1,842	\$1,842	\$2,689	\$9,481,608
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia					
Enrollment as of July 2025	19	10	1	0	30
Employee Portion					
Base Actuarial Rate	\$921	\$1,693	\$1,693	\$2,467	\$433,464
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$921	\$1,693	\$1,693	\$2,467	\$433,464
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$921	\$1,693	\$1,693	\$2,467	\$433,464
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$921	\$1,693	\$1,693	\$2,467	\$433,464

FY2027 - No HIF Subsidy

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Early Retirees/COBRA					
COVA Care Plus Expanded Dental Plus Vision & Hearing					
Enrollment as of July 2025	637	127	16	24	804
Employee Portion					
Base Actuarial Rate	\$1,138	\$2,104	\$2,104	\$3,070	\$13,193,496
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$1,138	\$2,104	\$2,104	\$3,070	\$13,193,496
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$1,138	\$2,104	\$2,104	\$3,070	\$13,193,496
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,138	\$2,104	\$2,104	\$3,070	\$13,193,496
COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing					
Enrollment as of July 2025	445	119	18	35	617
Employee Portion					
Base Actuarial Rate	\$1,165	\$2,156	\$2,156	\$3,144	\$11,086,044
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$1,165	\$2,156	\$2,156	\$3,144	\$11,086,044
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$1,165	\$2,156	\$2,156	\$3,144	\$11,086,044
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,165	\$2,156	\$2,156	\$3,144	\$11,086,044
Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia					
Enrollment as of July 2025	19	10	1	0	30
Employee Portion					
Base Actuarial Rate	\$1,000	\$1,837	\$1,837	\$2,677	\$470,484
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$1,000	\$1,837	\$1,837	\$2,677	\$470,484
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$1,000	\$1,837	\$1,837	\$2,677	\$470,484
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,000	\$1,837	\$1,837	\$2,677	\$470,484

FY2027 / FY2026

\$	%
DIFFERENCE	
\$1,749,936	15.29%
\$1,904,580	16.87%
\$1,749,936	15.29%
\$1,904,580	16.87%
\$1,476,732	15.37%
\$1,604,436	16.92%
\$1,476,732	15.37%
\$1,604,436	16.92%
\$37,020	8.54%
\$37,020	8.54%
\$37,020	8.54%
\$37,020	8.54%

FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Early Retirees/COBRA					
Sentara Health (Hampton Roads area)					
Enrollment as of July 2025	19	2	0	0	21
Employee Portion					
Base Actuarial Rate	\$907	\$1,678	\$1,678	\$2,431	\$247,068
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$907	\$1,678	\$1,678	\$2,431	\$247,068
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$907	\$1,678	\$1,678	\$2,431	\$247,068
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$907	\$1,678	\$1,678	\$2,431	\$247,068
Summary Retiree/COBRA Total					
Enrollment as of July 2025	2,376	525	58	115	3,074
Employee Portion					
Base Actuarial Rate					\$43,617,384
HIF Funding Supplement Pay - Employee					(\$601,152)
Employee Pays					\$43,016,232
State Portion					
Base Actuarial Rate					\$0
HIF Funding Supplement Pay - State					\$0
State Pays					\$0
Total					
Base Actuarial Rate					\$43,617,384
HIF Funding Supplement Pay - Total					(\$601,152)
Total					\$43,016,232

FY2027 - No HIF Subsidy

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Early Retirees/COBRA					
Sentara Health (Hampton Roads area)					
Enrollment as of July 2025	19	2	0	0	21
Employee Portion					
Base Actuarial Rate	\$1,010	\$1,868	\$1,868	\$2,705	\$275,112
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0
Employee Pays	\$1,010	\$1,868	\$1,868	\$2,705	\$275,112
State Portion					
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0
State Pays	\$0	\$0	\$0	\$0	\$0
Total					
Base Actuarial Rate	\$1,010	\$1,868	\$1,868	\$2,705	\$275,112
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0
Total	\$1,010	\$1,868	\$1,868	\$2,705	\$275,112
Summary Retiree/COBRA Total					
Enrollment as of July 2025	2,376	525	58	115	3,074
Employee Portion					
Base Actuarial Rate					\$50,452,752
HIF Funding Supplement Pay - Employee					\$0
Employee Pays					\$50,452,752
State Portion					
Base Actuarial Rate					\$0
HIF Funding Supplement Pay - State					\$0
State Pays					\$0
Total					
Base Actuarial Rate					\$50,452,752
HIF Funding Supplement Pay - Total					\$0
Total					\$50,452,752

FY2027 / FY2026

	\$	%
DIFFERENCE		
	\$28,044	11.35%
	\$28,044	11.35%
	\$28,044	11.35%
	\$28,044	11.35%
	\$6,835,368	15.67%
	\$7,436,520	17.29%
	\$6,835,368	15.67%
	\$7,436,520	17.29%

FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Active Employees/Early Retirees/COBRA					
Grand Total					
Enrollment as of July 2025	40,917	15,204	5,920	28,941	90,982
Employee Portion					
Base Actuarial Rate					\$294,092,064
HIF Funding Supplement Pay - Employee					(\$6,578,376)
Employee Pays					\$287,513,688
State Portion					
Base Actuarial Rate					\$1,522,203,468
HIF Funding Supplement Pay - State					(\$18,494,088)
State Pays					\$1,503,709,380
Total					
Base Actuarial Rate					\$1,816,295,532
HIF Funding Supplement Pay - Total					(\$25,072,464)
Total					\$1,791,223,068

FY2027 - No HIF Subsidy

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
Active Employees/Early Retirees/COBRA					
Grand Total					
Enrollment as of July 2025	40,917	15,204	5,920	28,941	90,982
Employee Portion					
Base Actuarial Rate					\$333,061,248
HIF Funding Supplement Pay - Employee					\$0
Employee Pays					\$333,061,248
State Portion					
Base Actuarial Rate					\$1,764,108,708
HIF Funding Supplement Pay - State					\$0
State Pays					\$1,764,108,708
Total					
Base Actuarial Rate					\$2,097,169,956
HIF Funding Supplement Pay - Total					\$0
Total					\$2,097,169,956

FY2027 / FY2026

	\$	%
DIFFERENCE		
	\$38,969,184	13.25%
	\$45,547,560	15.84%
	\$241,905,240	15.89%
	\$260,399,328	17.32%
	\$280,874,424	15.46%
	\$305,946,888	17.08%