



JANET LAWSON  
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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 Littel, 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 business. Trend 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
<b>% Increase</b>		<b>3.4%</b>	<b>6.9%</b>	<b>21.0%</b>	<b>7.8%</b>	<b>11.1%</b>	<b>8.0%</b>

Scenario B

COVA Care	72,289	\$684.06	\$4.57	\$270.73	\$959.36	\$43.88	\$1,003.24
<b>% Increase</b>		<b>4.3%</b>	<b>7.6%</b>	<b>22.0%</b>	<b>8.8%</b>	<b>12.1%</b>	<b>8.9%</b>

Scenario C

COVA Care	72,289	\$690.27	\$4.60	\$272.95	\$967.83	\$44.26	\$1,012.09
<b>% Increase</b>		<b>5.3%</b>	<b>8.3%</b>	<b>23.0%</b>	<b>9.8%</b>	<b>13.0%</b>	<b>9.9%</b>

**FY2025 - FY2026 Trend Assumptions**

Scenario A

	Medical	Dental	Rx Drugs	Subtotal	MISA	Total
COVA Care	6.0%	3.5%	20.0%	11.1%	11.5%	11.1%

Scenario B

	Medical	Dental	Rx Drugs	Subtotal	MISA	Total
COVA Care	7.0%	4.5%	21.0%	12.1%	12.5%	12.1%

Scenario C

	Medical	Dental	Rx Drugs	Subtotal	MISA	Total
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

**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
<b>% Increase</b>		<b>10.6%</b>	<b>9.7%</b>	<b>38.3%</b>	<b>17.5%</b>	<b>23.3%</b>	<b>17.8%</b>

**Scenario B**

COVA Care	72,289	\$738.03	\$4.73	\$312.25	\$1,055.01	\$49.14	\$1,104.15
<b>% Increase</b>		<b>12.6%</b>	<b>11.3%</b>	<b>40.7%</b>	<b>19.6%</b>	<b>25.5%</b>	<b>19.9%</b>

**Scenario C**

COVA Care	72,289	\$751.10	\$4.80	\$317.55	\$1,073.45	\$50.02	\$1,123.47
<b>% Increase</b>		<b>14.6%</b>	<b>13.0%</b>	<b>43.1%</b>	<b>21.7%</b>	<b>27.7%</b>	<b>22.0%</b>

**FY2026 - FY2027 Trend Assumptions**

**Scenario A**

	Medical	Dental	Rx Drugs	Subtotal	MISA	Total
COVA Care	6.0%	3.5%	15.5%	9.8%	11.0%	9.8%

**Scenario B**

	Medical	Dental	Rx Drugs	Subtotal	MISA	Total
COVA Care	7.0%	4.5%	16.5%	10.8%	12.0%	10.8%

**Scenario C**

	Medical	Dental	Rx Drugs	Subtotal	MISA	Total
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
	<b>% Increase from Scenario A - FY27</b>							
Scenario B	COVA Care	72,289	\$784.92	\$4.91	\$355.75	\$1,145.59	\$54.93	\$1,200.52
	<b>% Increase from Scenario B - FY27</b>							
Scenario C	COVA Care	72,289	\$806.71	\$5.02	\$365.02	\$1,176.76	\$56.38	\$1,233.14
	<b>% Increase from Scenario C - FY27</b>							

**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><b>FY2024</b></u>	<u><b>FY2025</b></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	<hr/> \$1,573,600,000	\$1,794,100,000
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	<hr/> \$1,885,900,000
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	Estimated Percent Increase	
		Total Cost Per CU	Percent Increase vs. Final FY2026 Rates (DPB Approved)
FY2026 COVA Final Rates (DPB Approved)	\$ 921.00		
FY2026 COVA Actuarial Rates (Scenario A with More Aggressive Rebates <sup>1</sup> )	\$ 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 <sup>1</sup> ) 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%
<b>Total % Increase (Incremental) vs. Final FY2026 Rates Used</b>	<b>+ 8.0%</b>

A

**FY2027 vs. FY2026**

Program Changes <sup>2</sup>	0.0%
DHRM Expense <sup>3</sup>	+ 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%
<b>Total % Increase (Incremental) vs. Final FY2026 Rates Used</b>	<b>+ 9.8%</b>

+ 17.8%

B

**Additional Liability/Subsidy Funding Impacts<sup>3</sup>**

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

+ 17.8%

**Notes:**

1. More aggressive rebate assumption put 7/8 weight on Carelon'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
<b>Anthem's Increase (Relative to Actual COVA FY2026 Rates)</b>	<b>27.8%</b>	<b>1.278</b>
<b><u>Impact of Differences</u></b>		
<b>Data Used</b>		
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
<b>Assumptions</b>		
Trend Assumption	+0.5%	1.005
<b>Aon's Increase (Aggressive Assumptions)</b>	<b>17.8%</b>	<b>1.178</b>

\* 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
<b>Medical</b>			
FY2023 - FY2024	7.9%	7.3%	+0.6%
FY2024 - FY2025	5.9%	7.8%	-1.9%
<b>Pharmacy</b>			
FY2023 - FY2024	13.0%	16.5%*	-3.6%
FY2024 - FY2025	25.4%	19.6%*	+5.8%
<b>Medical and Pharmacy Combined</b>			
FY2023 - FY2024	9.5%	10.2%	-0.7%
FY2024 - FY2025	12.1%	11.6%	+0.6%
<b>2-Year Composite [FY2023 - FY2024 &amp; FY2024 - FY2025]</b>			
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 biosimilars, and insulin

**Medical and Pharmacy Combined Trends Used in FY2027 Pricing**

Time Period	Trend Used	Aon Guideline	Difference Used - Aon
<b>Medical</b>			
FY2025 - FY2026	7.0%	7.8%	-0.8%
FY2026 - FY2027	7.0%	7.5%	-0.5%
<b>Pharmacy</b>			
FY2025 - FY2026	21.0%	20.6%*	+0.4%
FY2026 - FY2027	16.5%	16.1%*	+0.4%
<b>Medical and Pharmacy Combined</b>			
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 biosimilars, 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						FY2027 - No HIF Subsidy						FY2027 / FY2026							
Health Care Plans		You Only	You Plus Spouse	You Plus Child	Family	Health Care Plans		You Only	You Plus Spouse	You Plus Child	Family	Total							
Active Employees														DIFFERENCE					
HDHP (with basic dental)																			
Employee Portion	Enrollment as of July 2025	440	96	29	238	803	Employee Portion	Enrollment as of July 2025	440	96	29	238	803	\$0	0.00%				
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0	\$0	Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00%				
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00%				
Employee Pays	\$0	\$0	\$0	\$0	\$0	\$0	Employee Pays	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.00%				
State Portion	Base Actuarial Rate	\$755	\$1,397	\$1,397	\$2,039	\$11,905,284	State Portion	Base Actuarial Rate	\$921	\$1,704	\$1,704	\$2,487	\$14,521,752	\$2,616,468	21.98%				
HIF Funding Supplement Pay - State	(\$16)	(\$31)	(\$31)	(\$41)	(\$248,076)		HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0	\$0	\$2,864,544	24.57%				
State Pays	\$739	\$1,366	\$1,366	\$1,998		\$11,657,208	State Pays	\$921	\$1,704	\$1,704	\$2,487	\$14,521,752	\$2,864,544	24.57%					
Total	Base Actuarial Rate	\$755	\$1,397	\$1,397	\$2,039	\$11,905,284	Total	Base Actuarial Rate	\$921	\$1,704	\$1,704	\$2,487	\$14,521,752	\$2,616,468	21.98%				
HIF Funding Supplement Pay - Total	(\$16)	(\$31)	(\$31)	(\$41)	(\$248,076)		HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0	\$0	\$2,616,468	21.98%				
Total		\$739	\$1,366	\$1,366	\$1,998		Total		\$921	\$1,704	\$1,704	\$2,487	\$14,521,752	\$2,864,544	24.57%				
HDHP w/Expanded Dental																			
Employee Portion	Enrollment as of July 2025	255	75	31	211	572	Employee Portion	Enrollment as of July 2025	255	75	31	211	572	\$0	0.00%				
Base Actuarial Rate	\$33	\$60	\$60	\$88		\$400,116	Base Actuarial Rate	\$33	\$60	\$60	\$88	\$400,116	\$0	0.00%					
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0		\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0	\$0	0.00%					
Employee Pays	\$33	\$60	\$60	\$88		\$400,116	Employee Pays	\$33	\$60	\$60	\$88	\$400,116	\$0	0.00%					
State Portion	Base Actuarial Rate	\$755	\$1,397	\$1,397	\$2,039	\$9,250,032	State Portion	Base Actuarial Rate	\$921	\$1,704	\$1,704	\$2,487	\$11,282,832	\$2,032,800	21.98%				
HIF Funding Supplement Pay - State	(\$16)	(\$31)	(\$31)	(\$41)	(\$192,204)		HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0	\$0	\$2,225,004	24.56%				
State Pays	\$739	\$1,366	\$1,366	\$1,998		\$9,057,828	State Pays	\$921	\$1,704	\$1,704	\$2,487	\$11,282,832	\$2,225,004	24.56%					
Total	Base Actuarial Rate	\$788	\$1,457	\$1,457	\$2,127	\$9,650,148	Total	Base Actuarial Rate	\$954	\$1,764	\$1,764	\$2,575	\$11,682,948	\$2,032,800	21.06%				
HIF Funding Supplement Pay - Total	(\$16)	(\$31)	(\$31)	(\$41)	(\$192,204)		HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0	\$0	\$2,225,004	23.53%				
Total		\$772	\$1,426	\$1,426	\$2,086		Total		\$954	\$1,764	\$1,764	\$2,575	\$11,682,948	\$2,225,004	23.53%				
HealthAware with basic dental																			
Employee Portion	Enrollment as of July 2025	2,281	429	164	1,305	4,179	Employee Portion	Enrollment as of July 2025	2,281	429	164	1,305	4,179	\$812,268	44.50%				
Base Actuarial Rate	\$5	\$59	\$59	\$81		\$1,825,164	Base Actuarial Rate	\$12	\$78	\$78	\$112	\$2,637,432	\$812,268	44.50%					
HIF Funding Supplement Pay - Employee	(\$3)	(\$29)	(\$29)	(\$45)	(\$993,180)		HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0	\$0	\$1,805,448	217.01%				
Employee Pays	\$2	\$30	\$30	\$36		\$831,984	Employee Pays	\$12	\$78	\$78	\$112	\$2,637,432	\$1,805,448	217.01%					
State Portion	Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$68,408,100	State Portion	Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$79,441,956	\$11,033,856	16.13%				
HIF Funding Supplement Pay - State	(\$12)	\$0	\$0	\$5	(\$250,164)		HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0	\$0	\$11,284,020	16.56%				
State Pays	\$830	\$1,511	\$1,511	\$2,215		\$68,157,936	State Pays	\$978	\$1,755	\$1,755	\$2,566	\$79,441,956	\$11,284,020	16.56%					
Total	Base Actuarial Rate	\$847	\$1,570	\$1,570	\$2,291	\$70,233,264	Total	Base Actuarial Rate	\$990	\$1,833	\$1,833	\$2,678	\$82,079,388	\$11,846,124	16.87%				
HIF Funding Supplement Pay - Total	(\$15)	(\$29)	(\$29)	(\$40)	(\$1,243,344)		HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0	\$0	\$13,089,468	18.97%				
Total		\$832	\$1,541	\$1,541	\$2,251		Total		\$990	\$1,833	\$1,833	\$2,678	\$82,079,388	\$13,089,468	18.97%				

FY2026 Final Rates							FY2027 - No HIF Subsidy							FY2027 / FY2026		
Health Care Plans		You Only	You Plus Spouse	You Plus Child	Family	Total	Health Care Plans		You Only	You Plus Spouse	You Plus Child	Family	Total	\$	%	
Active Employees							Active Employees							DIFFERENCE		
<b>HealthAware with Expanded Dental</b>																
Employee Portion	Enrollment as of July 2025	1,439	385	182	1,097	3,103	Employee Portion	Enrollment as of July 2025	1,439	385	182	1,097	3,103			
Base Actuarial Rate	\$38	\$119	\$119	\$169	\$3,690,576		Base Actuarial Rate	\$45	\$138	\$138	\$200	\$4,348,812		\$658,236	17.84%	
HIF Funding Supplement Pay - Employee	(\$3)	(\$29)	(\$29)	(\$45)	(\$841,500)		HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0				
Employee Pays	\$35	\$90	\$90	\$124	\$2,849,076		Employee Pays	\$45	\$138	\$138	\$200	\$4,348,812		\$1,499,736	52.64%	
State Portion	Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$53,912,940	State Portion	Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$62,607,948		\$8,695,008	16.13%
	HIF Funding Supplement Pay - State	(\$12)	\$0	\$0	\$5	(\$141,396)		HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0			
	State Pays	\$830	\$1,511	\$1,511	\$2,215	\$53,771,544		State Pays	\$978	\$1,755	\$1,755	\$2,566	\$62,607,948		\$8,836,404	16.43%
<b>Total</b>	Base Actuarial Rate	\$880	\$1,630	\$1,630	\$2,379	\$57,603,516	<b>Total</b>	Base Actuarial Rate	\$1,023	\$1,893	\$1,893	\$2,766	\$66,956,760		\$9,353,244	16.24%
	HIF Funding Supplement Pay - Total	(\$15)	(\$29)	(\$29)	(\$40)	(\$982,896)		HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0			
	Total	\$865	\$1,601	\$1,601	\$2,339	\$56,620,620		Total	\$1,023	\$1,893	\$1,893	\$2,766	\$66,956,760		\$10,336,140	18.26%
<b>HealthAware with Expanded Dental &amp; Vision</b>																
Employee Portion	Enrollment as of July 2025	2,782	629	374	1,696	5,481	Employee Portion	Enrollment as of July 2025	2,782	629	374	1,696	5,481			
Base Actuarial Rate	\$48	\$139	\$139	\$197	\$7,284,780		Base Actuarial Rate	\$55	\$158	\$158	\$228	\$8,378,064		\$1,093,284	15.01%	
HIF Funding Supplement Pay - Employee	(\$3)	(\$29)	(\$29)	(\$45)	(\$1,365,036)		HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0				
Employee Pays	\$45	\$110	\$110	\$152	\$5,919,744		Employee Pays	\$55	\$158	\$158	\$228	\$8,378,064		\$2,458,320	41.53%	
State Portion	Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$91,273,644	State Portion	Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$105,995,964		\$14,722,320	16.13%
	HIF Funding Supplement Pay - State	(\$12)	\$0	\$0	\$5	(\$298,848)		HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0			
	State Pays	\$830	\$1,511	\$1,511	\$2,215	\$90,974,796		State Pays	\$978	\$1,755	\$1,755	\$2,566	\$105,995,964		\$15,021,168	16.51%
<b>Total</b>	Base Actuarial Rate	\$890	\$1,650	\$1,650	\$2,407	\$98,558,424	<b>Total</b>	Base Actuarial Rate	\$1,033	\$1,913	\$1,913	\$2,794	\$114,374,028		\$15,815,604	16.05%
	HIF Funding Supplement Pay - Total	(\$15)	(\$29)	(\$29)	(\$40)	(\$1,663,884)		HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0			
	Total	\$875	\$1,621	\$1,621	\$2,367	\$96,894,540		Total	\$1,033	\$1,913	\$1,913	\$2,794	\$114,374,028		\$17,479,488	18.04%
<b>COVA Care (with basic dental)</b>																
Employee Portion	Enrollment as of July 2025	5,346	1,500	677	3,327	10,850	Employee Portion	Enrollment as of July 2025	5,346	1,500	677	3,327	10,850			
Base Actuarial Rate	\$92	\$217	\$217	\$312	\$24,027,180		Base Actuarial Rate	\$107	\$252	\$252	\$362	\$27,900,000		\$3,872,820	16.12%	
HIF Funding Supplement Pay - Employee	(\$1)	(\$3)	(\$3)	(\$6)	(\$382,068)		HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0				
Employee Pays	\$91	\$214	\$214	\$306	\$23,645,112		Employee Pays	\$107	\$252	\$252	\$362	\$27,900,000		\$4,254,888	17.99%	
State Portion	Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$181,721,388	State Portion	Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$211,033,260		\$29,311,872	16.13%
	HIF Funding Supplement Pay - State	(\$12)	(\$23)	(\$23)	(\$31)	(\$2,608,320)		HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0			
	State Pays	\$830	\$1,488	\$1,488	\$2,179	\$179,113,068		State Pays	\$978	\$1,755	\$1,755	\$2,566	\$211,033,260		\$31,920,192	17.82%
<b>Total</b>	Base Actuarial Rate	\$934	\$1,728	\$1,728	\$2,522	\$205,748,568	<b>Total</b>	Base Actuarial Rate	\$1,085	\$2,007	\$2,007	\$2,928	\$238,933,260		\$33,184,692	16.13%
	HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)	(\$2,990,388)		HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0			
	Total	\$921	\$1,702	\$1,702	\$2,485	\$202,758,180		Total	\$1,085	\$2,007	\$2,007	\$2,928	\$238,933,260		\$36,175,080	17.84%

FY2026 Final Rates						FY2027 - No HIF Subsidy						FY2027 / FY2026							
Health Care Plans		You Only	You Plus Spouse	You Plus Child	Family	Health Care Plans		You Only	You Plus Spouse	You Plus Child	Family	Total							
Active Employees														DIFFERENCE					
COVA Care Plus Out-of-Network																			
Enrollment as of July 2025		780	256	95	476	Enrollment as of July 2025		780	256	95	476	1,607							
Employee Portion		Base Actuarial Rate	\$115	\$260	\$260	\$374	\$4,307,808	Employee Portion	Base Actuarial Rate	\$134	\$304	\$304	\$436	\$5,025,120	\$717,312	16.65%			
HIF Funding Supplement Pay - Employee			(\$1)	(\$3)	(\$3)	(\$6)	(\$56,268)	HIF Funding Supplement Pay - Employee		\$0	\$0	\$0	\$0	\$0					
Employee Pays			\$114	\$257	\$257	\$368	\$4,251,540	Employee Pays		\$134	\$304	\$304	\$436	\$5,025,120	\$773,580	18.20%			
State Portion		Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$26,868,972	State Portion	Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$31,203,132	\$4,334,160	16.13%			
HIF Funding Supplement Pay - State			(\$12)	(\$23)	(\$23)	(\$31)	(\$386,268)	HIF Funding Supplement Pay - State		\$0	\$0	\$0	\$0	\$0					
State Pays			\$830	\$1,488	\$1,488	\$2,179	\$26,482,704	State Pays		\$978	\$1,755	\$1,755	\$2,566	\$31,203,132	\$4,720,428	17.82%			
Total		Base Actuarial Rate	\$957	\$1,771	\$1,771	\$2,584	\$31,176,780	Total	Base Actuarial Rate	\$1,112	\$2,059	\$2,059	\$3,002	\$36,228,252	\$5,051,472	16.20%			
HIF Funding Supplement Pay - Total			(\$13)	(\$26)	(\$26)	(\$37)	(\$442,536)	HIF Funding Supplement Pay - Total		\$0	\$0	\$0	\$0	\$0					
Total			\$944	\$1,745	\$1,745	\$2,547	\$30,734,244	Total		\$1,112	\$2,059	\$2,059	\$3,002	\$36,228,252	\$5,494,008	17.88%			
COVA Care Plus Expanded Dental																			
Enrollment as of July 2025		6,919	2,756	1,271	6,120	Enrollment as of July 2025		6,919	2,756	1,271	6,120	17,066		COVA Care Plus Expanded Dental					
Employee Portion		Base Actuarial Rate	\$125	\$277	\$277	\$400	\$53,140,248	Employee Portion	Base Actuarial Rate	\$140	\$312	\$312	\$450	\$59,749,008	\$6,608,760	12.44%			
HIF Funding Supplement Pay - Employee			(\$1)	(\$3)	(\$3)	(\$6)	(\$668,640)	HIF Funding Supplement Pay - Employee		\$0	\$0	\$0	\$0	\$0					
Employee Pays			\$124	\$274	\$274	\$394	\$52,471,608	Employee Pays		\$140	\$312	\$312	\$450	\$59,749,008	\$7,277,400	13.87%			
State Portion		Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$305,229,540	State Portion	Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$354,457,044	\$49,227,504	16.13%			
HIF Funding Supplement Pay - State			(\$12)	(\$23)	(\$23)	(\$31)	(\$4,384,428)	HIF Funding Supplement Pay - State		\$0	\$0	\$0	\$0	\$0					
State Pays			\$830	\$1,488	\$1,488	\$2,179	\$300,845,112	State Pays		\$978	\$1,755	\$1,755	\$2,566	\$354,457,044	\$53,611,932	17.82%			
Total		Base Actuarial Rate	\$967	\$1,788	\$1,788	\$2,610	\$358,369,788	Total	Base Actuarial Rate	\$1,118	\$2,067	\$2,067	\$3,016	\$414,206,052	\$55,836,264	15.58%			
HIF Funding Supplement Pay - Total			(\$13)	(\$26)	(\$26)	(\$37)	(\$5,053,068)	HIF Funding Supplement Pay - Total		\$0	\$0	\$0	\$0	\$0					
Total			\$954	\$1,762	\$1,762	\$2,573	\$353,316,720	Total		\$1,118	\$2,067	\$2,067	\$3,016	\$414,206,052	\$60,889,332	17.23%			
COVA Care Plus Out-of-Network & Expanded Dental																			
Enrollment as of July 2025		1,447	700	222	1,208	Enrollment as of July 2025		1,447	700	222	1,208	3,577		COVA Care Plus Out-of-Network & Expanded Dental					
Employee Portion		Base Actuarial Rate	\$148	\$320	\$320	\$462	\$12,807,504	Employee Portion	Base Actuarial Rate	\$167	\$364	\$364	\$524	\$14,522,988	\$1,715,484	13.39%			
HIF Funding Supplement Pay - Employee			(\$1)	(\$3)	(\$3)	(\$6)	(\$137,532)	HIF Funding Supplement Pay - Employee		\$0	\$0	\$0	\$0	\$0					
Employee Pays			\$147	\$317	\$317	\$456	\$12,669,972	Employee Pays		\$167	\$364	\$364	\$524	\$14,522,988	\$1,853,016	14.63%			
State Portion		Base Actuarial Rate	\$842	\$1,511	\$1,511	\$2,210	\$63,374,352	State Portion	Base Actuarial Rate	\$978	\$1,755	\$1,755	\$2,566	\$73,596,048	\$10,221,696	16.13%			
HIF Funding Supplement Pay - State			(\$12)	(\$23)	(\$23)	(\$31)	(\$912,216)	HIF Funding Supplement Pay - State		\$0	\$0	\$0	\$0	\$0					
State Pays			\$830	\$1,488	\$1,488	\$2,179	\$62,462,136	State Pays		\$978	\$1,755	\$1,755	\$2,566	\$73,596,048	\$11,133,912	17.83%			
Total		Base Actuarial Rate	\$990	\$1,831	\$1,831	\$2,672	\$76,181,856	Total	Base Actuarial Rate	\$1,145	\$2,119	\$2,119	\$3,090	\$88,119,036	\$11,937,180	15.67%			
HIF Funding Supplement Pay - Total			(\$13)	(\$26)	(\$26)	(\$37)	(\$1,049,748)	HIF Funding Supplement Pay - Total		\$0	\$0	\$0	\$0	\$0					
Total			\$977	\$1,805	\$1,805	\$2,635	\$75,132,108	Total		\$1,145	\$2,119	\$2,119	\$3,090	\$88,119,036	\$12,986,928	17.29%			

FY2026 Final Rates						FY2027 - No HIF Subsidy						FY2027 / FY2026							
Health Care Plans		You Only	You Plus Spouse	You Plus Child	Family	Health Care Plans		You Only	You Plus Spouse	You Plus Child	Family	Total							
Active Employees														DIFFERENCE					
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>																			
Enrollment as of July 2025																			
<b>Employee Portion</b>		9,862	4,293	1,739	7,575	23,469	<b>Employee Portion</b>		9,862	4,293	1,739	7,575	23,469						
Base Actuarial Rate		\$145	\$314	\$314	\$454	\$81,157,056	Base Actuarial Rate		\$160	\$349	\$349	\$504	\$90,010,656	\$8,853,600	10.91%				
HIF Funding Supplement Pay - Employee		(\$1)	(\$3)	(\$3)	(\$6)	(\$880,896)	HIF Funding Supplement Pay - Employee		\$0	\$0	\$0	\$0	\$0						
Employee Pays		\$144	\$311	\$311	\$448	\$80,276,160	Employee Pays		\$160	\$349	\$349	\$504	\$90,010,656	\$9,734,496	12.13%				
<b>State Portion</b>							<b>State Portion</b>												
Base Actuarial Rate		\$842	\$1,511	\$1,511	\$2,210	\$409,906,872	Base Actuarial Rate		\$978	\$1,755	\$1,755	\$2,566	\$476,023,752	\$66,116,880	16.13%				
HIF Funding Supplement Pay - State		(\$12)	(\$23)	(\$23)	(\$31)	(\$5,902,860)	HIF Funding Supplement Pay - State		\$0	\$0	\$0	\$0	\$0						
State Pays		\$830	\$1,488	\$1,488	\$2,179	\$404,004,012	State Pays		\$978	\$1,755	\$1,755	\$2,566	\$476,023,752	\$72,019,740	17.83%				
<b>Total</b>							<b>Total</b>												
Base Actuarial Rate		\$987	\$1,825	\$1,825	\$2,664	\$491,063,928	Base Actuarial Rate		\$1,138	\$2,104	\$2,104	\$3,070	\$566,034,408	\$74,970,480	15.27%				
HIF Funding Supplement Pay - Total		(\$13)	(\$26)	(\$26)	(\$37)	(\$6,783,756)	HIF Funding Supplement Pay - Total		\$0	\$0	\$0	\$0	\$0						
Total		\$974	\$1,799	\$1,799	\$2,627	\$484,280,172	Total		\$1,138	\$2,104	\$2,104	\$3,070	\$566,034,408	\$81,754,236	16.88%				
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>																			
Enrollment as of July 2025																			
<b>Employee Portion</b>		4,930	3,006	739	4,243	12,918	<b>Employee Portion</b>		4,930	3,006	739	4,243	12,918						
Base Actuarial Rate		\$168	\$357	\$357	\$516	\$52,255,116	Base Actuarial Rate		\$187	\$401	\$401	\$578	\$58,513,308	\$6,258,192	11.98%				
HIF Funding Supplement Pay - Employee		(\$1)	(\$3)	(\$3)	(\$6)	(\$499,476)	HIF Funding Supplement Pay - Employee		\$0	\$0	\$0	\$0	\$0						
Employee Pays		\$167	\$354	\$354	\$510	\$51,755,640	Employee Pays		\$187	\$401	\$401	\$578	\$58,513,308	\$6,757,668	13.06%				
<b>State Portion</b>							<b>State Portion</b>												
Base Actuarial Rate		\$842	\$1,511	\$1,511	\$2,210	\$230,241,420	Base Actuarial Rate		\$978	\$1,755	\$1,755	\$2,566	\$267,378,636	\$37,137,216	16.13%				
HIF Funding Supplement Pay - State		(\$12)	(\$23)	(\$23)	(\$31)	(\$3,321,936)	HIF Funding Supplement Pay - State		\$0	\$0	\$0	\$0	\$0						
State Pays		\$830	\$1,488	\$1,488	\$2,179	\$226,919,484	State Pays		\$978	\$1,755	\$1,755	\$2,566	\$267,378,636	\$40,459,152	17.83%				
<b>Total</b>							<b>Total</b>												
Base Actuarial Rate		\$1,010	\$1,868	\$1,868	\$2,726	\$282,496,536	Base Actuarial Rate		\$1,165	\$2,156	\$2,156	\$3,144	\$325,891,944	\$43,395,408	15.36%				
HIF Funding Supplement Pay - Total		(\$13)	(\$26)	(\$26)	(\$37)	(\$3,821,412)	HIF Funding Supplement Pay - Total		\$0	\$0	\$0	\$0	\$0						
Total		\$997	\$1,842	\$1,842	\$2,689	\$278,675,124	Total		\$1,165	\$2,156	\$2,156	\$3,144	\$325,891,944	\$47,216,820	16.94%				
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>																			
Enrollment as of July 2025																			
<b>Employee Portion</b>		768	292	118	662	1,840	<b>Employee Portion</b>		768	292	118	662	1,840						
Base Actuarial Rate		\$92	\$217	\$217	\$312	\$4,394,040	Base Actuarial Rate		\$107	\$252	\$252	\$362	\$5,101,680	\$707,640	16.10%				
HIF Funding Supplement Pay - Employee		(\$1)	(\$3)	(\$3)	(\$6)	(\$71,640)	Contrib Adj for COVA Care Basic Subsidy		\$0	\$0	\$0	\$0	\$0						
Employee Pays		\$91	\$214	\$214	\$306	\$4,322,400	Employee Pays		\$107	\$252	\$252	\$362	\$5,101,680	\$779,280	18.03%				
<b>State Portion</b>							<b>State Portion</b>												
Base Actuarial Rate		\$829	\$1,476	\$1,476	\$2,155	\$32,021,304	Base Actuarial Rate		\$893	\$1,585	\$1,585	\$2,315	\$34,418,448	\$2,397,144	7.49%				
HIF Funding Supplement Pay - State		\$1	\$3	\$3	\$6	\$71,640	Contrib Adj for COVA Care Basic Subsidy		\$0	\$0	\$0	\$0	\$0						
State Pays		\$830	\$1,479	\$1,479	\$2,161	\$32,092,944	State Pays		\$893	\$1,585	\$1,585	\$2,315	\$34,418,448	\$2,325,504	7.25%				
<b>Total</b>							<b>Total</b>												
Base Actuarial Rate		\$921	\$1,693	\$1,693	\$2,467	\$36,415,344	Base Actuarial Rate		\$1,000	\$1,837	\$1,837	\$2,677	\$39,520,128	\$3,104,784	8.53%				
HIF Funding Supplement Pay - Total		\$0	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total		\$0	\$0	\$0	\$0	\$0						
Total		\$921	\$1,693	\$1,693	\$2,467	\$36,415,344	Total		\$1,000	\$1,837	\$1,837	\$2,677	\$39,520,128	\$3,104,784	8.53%				

FY2026 Final Rates							FY2027 - No HIF Subsidy							FY2027 / FY2026			
Health Care Plans		You Only	You Plus Spouse	You Plus Child	Family	Total	Health Care Plans		You Only	You Plus Spouse	You Plus Child	Family	Total	\$	%		
<b>Active Employees</b>																	
<b>Sentara Health (Hampton Roads area)</b>																	
Employee Portion	Enrollment as of July 2025	1,292	262	221	668	2,443	Employee Portion	Enrollment as of July 2025	1,292	262	221	668	2,443				
	Base Actuarial Rate	\$92	\$217	\$217	\$312	\$5,185,092		Base Actuarial Rate	\$107	\$252	\$252	\$362	\$6,021,312	\$836,220	16.13%		
	HIF Funding Supplement Pay - Employee	(\$1)	(\$3)	(\$3)	(\$6)	(\$80,988)		Contrib Adj for COVA Care Basic Subsidy	\$0	\$0	\$0	\$0	\$0				
	Employee Pays	\$91	\$214	\$214	\$306	\$5,104,104		Employee Pays	\$107	\$252	\$252	\$362	\$6,021,312	\$917,208	17.97%		
State Portion	Base Actuarial Rate	\$815	\$1,461	\$1,461	\$2,119	\$38,089,620	State Portion	Base Actuarial Rate	\$903	\$1,616	\$1,616	\$2,343	\$42,147,936	\$4,058,316	10.65%		
	HIF Funding Supplement Pay - State	\$1	\$3	\$3	\$6	\$80,988		Contrib Adj for COVA Care Basic Subsidy	\$0	\$0	\$0	\$0	\$0				
	State Pays	\$816	\$1,464	\$1,464	\$2,125	\$38,170,608		State Pays	\$903	\$1,616	\$1,616	\$2,343	\$42,147,936	\$3,977,328	10.42%		
<b>Total</b>	Base Actuarial Rate	\$907	\$1,678	\$1,678	\$2,431	\$43,274,712	<b>Total</b>	Base Actuarial Rate	\$1,010	\$1,868	\$1,868	\$2,705	\$48,169,248	\$4,894,536	11.31%		
	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0		HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0				
	<b>Total</b>	\$907	\$1,678	\$1,678	\$2,431	\$43,274,712		<b>Total</b>	\$1,010	\$1,868	\$1,868	\$2,705	\$48,169,248	\$4,894,536	11.31%		
<b>Summary Active Total</b>																	
Employee Portion	Enrollment as of July 2025	38,541	14,679	5,862	28,826	87,908	Employee Portion	Enrollment as of July 2025	38,541	14,679	5,862	28,826	87,908				
	Base Actuarial Rate					\$250,474,680		Base Actuarial Rate					\$282,608,496	\$32,133,816	12.83%		
	HIF Funding Supplement Pay - Employee					(\$5,977,224)		HIF Funding Supplement Pay - Employee					\$0				
	Employee Pays					\$244,497,456		Employee Pays					\$282,608,496	\$38,111,040	15.59%		
State Portion	Base Actuarial Rate					\$1,522,203,468	State Portion	Base Actuarial Rate					\$1,764,108,708	\$241,905,240	15.89%		
	HIF Funding Supplement Pay - State					(\$18,494,088)		HIF Funding Supplement Pay - State					\$0				
	State Pays					\$1,503,709,380		State Pays					\$1,764,108,708	\$260,399,328	17.32%		
<b>Total</b>	Base Actuarial Rate					\$1,772,678,148	<b>Total</b>	Base Actuarial Rate					\$2,046,717,204	\$274,039,056	15.46%		
	HIF Funding Supplement Pay - Total					(\$24,471,312)		HIF Funding Supplement Pay - Total					\$0				
	<b>Total</b>					\$1,748,206,836		<b>Total</b>					\$2,046,717,204	\$298,510,368	17.08%		

### FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
<b>Early Retirees/COBRA</b>					
<b>HDHP (with basic dental)</b>					
Enrollment as of July 2025	52	12	0	3	67
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>HDHP w/Expanded Dental</b>					
Enrollment as of July 2025	24	7	3	0	34
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>HealthAware with basic dental</b>					
Enrollment as of July 2025	31	18	0	3	52
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>Early Retirees/COBRA</b>					
<b>HDHP (with basic dental)</b>					
Enrollment as of July 2025	52	12	0	3	67
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>HDHP w/Expanded Dental</b>					
Enrollment as of July 2025	24	7	3	0	34
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>HealthAware with basic dental</b>					
Enrollment as of July 2025	31	18	0	3	52
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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

	\$	%
<b>DIFFERENCE</b>		
	\$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	You Plus Family	Total
<b>Early Retirees/COBRA</b>					
<b>HealthAware with Expanded Dental</b>					
Employee Portion	Enrollment as of July 2025	22	5	0	1
	Base Actuarial Rate	\$880	\$1,630	\$1,630	\$2,379
	HIF Funding Supplement Pay - Employee	(\$15)	(\$29)	(\$29)	(\$40)
	Employee Pays	\$865	\$1,601	\$1,601	\$2,339
State Portion					
	Base Actuarial Rate	\$0	\$0	\$0	\$0
	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
	State Pays	\$0	\$0	\$0	\$0
<b>Total</b>					
	Base Actuarial Rate	\$880	\$1,630	\$1,630	\$2,379
	HIF Funding Supplement Pay - Total	(\$15)	(\$29)	(\$29)	(\$40)
	Total	\$865	\$1,601	\$1,601	\$2,339
<b>HealthAware with Expanded Dental and Vision</b>					
Employee Portion	Enrollment as of July 2025	30	8	0	2
	Base Actuarial Rate	\$890	\$1,650	\$1,650	\$2,407
	HIF Funding Supplement Pay - Employee	(\$15)	(\$29)	(\$29)	(\$40)
	Employee Pays	\$875	\$1,621	\$1,621	\$2,367
State Portion					
	Base Actuarial Rate	\$0	\$0	\$0	\$0
	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
	State Pays	\$0	\$0	\$0	\$0
<b>Total</b>					
	Base Actuarial Rate	\$890	\$1,650	\$1,650	\$2,407
	HIF Funding Supplement Pay - Total	(\$15)	(\$29)	(\$29)	(\$40)
	Total	\$875	\$1,621	\$1,621	\$2,367
<b>COVA Care (with basic dental)</b>					
Employee Portion	Enrollment as of July 2025	423	70	10	12
	Base Actuarial Rate	\$934	\$1,728	\$1,728	\$2,522
	HIF Funding Supplement Pay - Employee	(\$13)	(\$26)	(\$26)	(\$37)
	Employee Pays	\$921	\$1,702	\$1,702	\$2,485
State Portion					
	Base Actuarial Rate	\$0	\$0	\$0	\$0
	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0
	State Pays	\$0	\$0	\$0	\$0
<b>Total</b>					
	Base Actuarial Rate	\$934	\$1,728	\$1,728	\$2,522
	HIF Funding Supplement Pay - Total	(\$13)	(\$26)	(\$26)	(\$37)
	Total	\$921	\$1,702	\$1,702	\$2,485

## FY2027 - No HIF Subsidy

Health Care Plans	You Only	You Plus Spouse	You Plus Child	You Plus Family	Total
<b>Early Retirees/COBRA</b>					
<b>HealthAware with Expanded Dental</b>					
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
<b>HealthAware with Expanded Dental and Vision</b>					
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
<b>COVA Care (with basic dental)</b>					
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
<b>Early Retirees/COBRA</b>					
<b>COVA Care Plus Out-of-Network</b>					
Enrollment as of July 2025	54	14	2	1	71
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>COVA Care Plus Expanded Dental</b>					
Enrollment as of July 2025	478	96	8	24	606
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>					
Enrollment as of July 2025	142	37	0	10	189
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>Early Retirees/COBRA</b>					
<b>COVA Care Plus Out-of-Network</b>					
Enrollment as of July 2025	54	14	2	1	71
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>COVA Care Plus Expanded Dental</b>					
Enrollment as of July 2025	478	96	8	24	606
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>COVA Care Plus Out-of-Network &amp; Expanded Dental</b>					
Enrollment as of July 2025	142	37	0	10	189
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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

\$	%
<b>DIFFERENCE</b>	
\$160,752	16.22%
\$174,612	17.87%

### FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
<b>Early Retirees/COBRA</b>					
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>					
Enrollment as of July 2025	637	127	16	24	804
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>					
Enrollment as of July 2025	445	119	18	35	617
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>					
Enrollment as of July 2025	19	10	1	0	30
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>Early Retirees/COBRA</b>					
<b>COVA Care Plus Expanded Dental Plus Vision &amp; Hearing</b>					
Enrollment as of July 2025	637	127	16	24	804
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>COVA Care Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>					
Enrollment as of July 2025	445	119	18	35	617
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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
<b>Kaiser Permanente HMO - available in Fredericksburg area and Northern Virginia</b>					
Enrollment as of July 2025	19	10	1	0	30
<b>Employee Portion</b>					
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
<b>State Portion</b>					
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
<b>Total</b>					
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

\$	%
\$1,749,936	15.29%
\$1,904,580	16.87%

### DIFFERENCE

FY2026 Final Rates							FY2027 - No HIF Subsidy							FY2027 / FY2026	
Health Care Plans	You Only	You Plus Spouse	You Plus Child	You Plus Family	Total	Health Care Plans	You Only	You Plus Spouse	You Plus Child	You Plus Family	Total	\$	%		
<b>Early Retirees/COBRA</b>														<b>DIFFERENCE</b>	
<b>Sentara Health (Hampton Roads area)</b>															
Enrollment as of July 2025	19	2	0	0	21	Enrollment as of July 2025	19	2	0	0	21				
<b>Employee Portion</b>						<b>Employee Portion</b>									
Base Actuarial Rate	\$907	\$1,678	\$1,678	\$2,431	\$247,068	Base Actuarial Rate	\$1,010	\$1,868	\$1,868	\$2,705	\$275,112	\$28,044	11.35%		
HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Employee	\$0	\$0	\$0	\$0	\$0				
Employee Pays	\$907	\$1,678	\$1,678	\$2,431	\$247,068	Employee Pays	\$1,010	\$1,868	\$1,868	\$2,705	\$275,112	\$28,044	11.35%		
<b>State Portion</b>						<b>State Portion</b>									
Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0	Base Actuarial Rate	\$0	\$0	\$0	\$0	\$0				
HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - State	\$0	\$0	\$0	\$0	\$0				
State Pays	\$0	\$0	\$0	\$0	\$0	State Pays	\$0	\$0	\$0	\$0	\$0				
<b>Total</b>						<b>Total</b>									
Base Actuarial Rate	\$907	\$1,678	\$1,678	\$2,431	\$247,068	Base Actuarial Rate	\$1,010	\$1,868	\$1,868	\$2,705	\$275,112	\$28,044	11.35%		
HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0	HIF Funding Supplement Pay - Total	\$0	\$0	\$0	\$0	\$0				
Total	\$907	\$1,678	\$1,678	\$2,431	\$247,068	Total	\$1,010	\$1,868	\$1,868	\$2,705	\$275,112	\$28,044	11.35%		
<b>Summary Retiree/COBRA Total</b>															
Enrollment as of July 2025	2,376	525	58	115	3,074	Enrollment as of July 2025	2,376	525	58	115	3,074				
<b>Employee Portion</b>						<b>Employee Portion</b>									
Base Actuarial Rate						Base Actuarial Rate									
HIF Funding Supplement Pay - Employee						HIF Funding Supplement Pay - Employee									
Employee Pays						Employee Pays									
<b>State Portion</b>						<b>State Portion</b>									
Base Actuarial Rate						Base Actuarial Rate									
HIF Funding Supplement Pay - State						HIF Funding Supplement Pay - State									
State Pays						State Pays									
<b>Total</b>						<b>Total</b>									
Base Actuarial Rate						Base Actuarial Rate									
HIF Funding Supplement Pay - Total						HIF Funding Supplement Pay - Total									
Total						Total									

### FY2026 Final Rates

Health Care Plans	You Only	You Plus Spouse	You Plus Child	Family	Total
<b>Active Employees/Early Retirees/COBRA</b>					
<b>Grand Total</b>					
Enrollment as of July 2025	40,917	15,204	5,920	28,941	90,982
<b>Employee Portion</b>					
Base Actuarial Rate					\$294,092,064
HIF Funding Supplement Pay - Employee					(\$6,578,376)
Employee Pays					\$287,513,688
<b>State Portion</b>					
Base Actuarial Rate					\$1,522,203,468
HIF Funding Supplement Pay - State					(\$18,494,088)
State Pays					\$1,503,709,380
<b>Total</b>					
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
<b>Active Employees/Early Retirees/COBRA</b>					
<b>Grand Total</b>					
Enrollment as of July 2025	40,917	15,204	5,920	28,941	90,982
<b>Employee Portion</b>					
Base Actuarial Rate					\$333,061,248
HIF Funding Supplement Pay - Employee					\$0
Employee Pays					\$333,061,248
<b>State Portion</b>					
Base Actuarial Rate					\$1,764,108,708
HIF Funding Supplement Pay - State					\$0
State Pays					\$1,764,108,708
<b>Total</b>					
Base Actuarial Rate					\$2,097,169,956
HIF Funding Supplement Pay - Total					\$0
Total					\$2,097,169,956

### FY2027 / FY2026

\$	%
<b>DIFFERENCE</b>	