

Williamsburg-James City County Public Schools

Health Insurance Rates 2025-2026 - 12-month Rates

FULL-TIME EMPLOYEE RATES

ANTHEM HEALTHKEEPERS 500

	2025-2026 Tot. Prem.	2025-2026 School Division Monthly Cost	2025-2026 Employee Monthly Cost
EE	\$1,073	\$824	\$249
EE+Child	\$1,973	\$1,407	\$566
EE+Spouse	\$1,973	\$1,332	\$641
EE+Children	\$2,856	\$1,886	\$970
Family	\$2,856	\$1,811	\$1,045
DS EE+1	\$1,973	\$1,607	\$366
DS Family	\$2,856	\$2,086	\$770

Key:
 EE - Employee only
 DS - Dual Spouse*
 *both spouses
 are full-time
 employees with
 WJCC

ANTHEM HEALTHKEEPERS 750

	2025-2026 Tot. Prem.	2025-2026 School Division Monthly Cost	2025-2026 Employee Monthly Cost
EE	\$955	\$824	\$131
EE+Child	\$1,756	\$1,407	\$349
EE+Spouse	\$1,756	\$1,332	\$424
EE+Children	\$2,357	\$1,886	\$471
Family	\$2,357	\$1,811	\$546
DS EE+1	\$1,756	\$1,607	\$149
DS Family	\$2,357	\$2,086	\$271

ANTHEM HEALTHKEEPERS HSA

	2025-2026 Tot. Prem.	2025-2026 School Division Monthly Cost	2025-2026 Employee Monthly Cost	HSA Employer Contribution (for either HDHP)
EE	\$755	\$708	\$47	\$116
EE+1	\$1,423	\$1,276	\$147	\$131
Family	\$2,053	\$1,620	\$433	\$191
DS EE+1	\$1,423	\$1,396	\$27	\$211
DS Family	\$2,053	\$1,820	\$233	\$266

PART-TIME EMPLOYEE RATES**ANTHEM HEALTHKEEPERS 500**

	2025-2026 Tot. Prem.	2025-2026 School Division Monthly Cost	2025-2026 Employee Monthly Cost
EE	\$1,073	\$824	\$249
EE+1	\$1,973	\$824	\$1,149
Family	\$2,856	\$824	\$2,032

ANTHEM HEALTHKEEPERS 750

	2025-2026 Tot. Prem.	2025-2026 School Division Monthly Cost	2025-2026 Employee Monthly Cost
EE	\$955	\$824	\$131
EE+1	\$1,756	\$824	\$932
Family	\$2,357	\$824	\$1,533

ANTHEM HEALTHKEEPERS HSA

	2025-2026 Tot. Prem.	2025-2026 School Division Monthly Cost	2025-2026 Employee Monthly Cost
EE	\$755	\$708	\$47
EE+1	\$1,423	\$708	\$715
Family	\$2,053	\$708	\$1,345

Williamsburg-James City County Public Schools

Dental & Vision Rates

Insurance Rates for 10/1/2025 - 9/30/2026

(12 Month Rates)

MetLife Preventative Dental Rates						
Full Time Employees				Part Time Employees		
	2025-2026 Tot. Prem.	2025-2026 School Division Monthly Cost	2025-2026 Employee Monthly Cost		2025-2026 School Division Monthly Cost	2025-2026 Employee Monthly Cost
EE	\$ 15.00	\$ 10.00	\$ 5.00	\$ 15.00	\$ 10.00	\$ 5.00
EE+1	\$ 31.00	\$ 21.00	\$ 10.00	\$ 31.00	\$ 10.00	\$ 21.00
Family	\$ 56.00	\$ 41.00	\$ 15.00	\$ 56.00	\$ 10.00	\$ 46.00

MetLife Enhanced Dental Rates						
Full Time Employees				Part Time Employees		
	2025-2026 Tot. Prem.	2025-2026 School Division Monthly Cost	2025-2026 Employee Monthly Cost		2025-2026 School Division Monthly Cost	2025-2026 Employee Monthly Cost
EE	\$ 33.00	\$ 10.00	\$ 23.00	\$ 33.00	\$ 10.00	\$ 23.00
EE+1	\$ 70.00	\$ 21.00	\$ 49.00	\$ 70.00	\$ 10.00	\$ 60.00
Family	\$ 127.00	\$ 41.00	\$ 86.00	\$ 127.00	\$ 10.00	\$ 117.00

Vision Rates						
Full Time Employees				Part Time Employees		
	2025-2026 Tot. Prem.	2025-2026 School Division Monthly Cost	2025-2026 Employee Monthly Cost		2025-2026 School Division Monthly Cost	2025-2026 Employee Monthly Cost
EE	\$ 4.00	\$ -	\$ 4.00	\$ 4.00	\$ -	\$ 4.00
EE+1	\$ 7.00	\$ -	\$ 7.00	\$ 7.00	\$ -	\$ 7.00
Family	\$ 10.00	\$ -	\$ 10.00	\$ 10.00	\$ -	\$ 10.00