

Health Insurance Premiums for 2025

Options	Tiers	Blue Cross & Cigna Local Plus Network	Cigna Open Access Expanded Network/BCBS Network P
Premier PPO	Employee Only	\$179.32	\$254.32
	Employee + Children	\$397.07	\$482.07
	Employee + Spouse	\$467.19	\$617.19
	2 Employee (EE+SP)	\$343.98	\$493.98
	Family	\$627.55	\$777.55
	2 Employee (Family)	\$506.93	\$656.93
Standard PPO	Employee Only	\$167.88	\$242.88
	Employee + Children	\$372.11	\$457.11
	Employee + Spouse	\$437.78	\$587.78
	2 Employee (EE+SP)	\$322.32	\$472.32
	Family	\$587.51	\$737.51
	2 Employee (Family)	\$474.59	\$624.59
Limited PPO	Employee Only	\$107.40	\$182.40
	Employee + Children	\$265.50	\$350.50
	Employee + Spouse	\$314.10	\$464.10
	2 Employee (EE+SP)	\$201.07	\$351.07
	Family	\$418.51	\$568.51
	2 Employee (Family)	\$194.17	\$344.17
HealthSavings CDHP Health Savings Account <i>Employees will receive the KCS contribution on a monthly basis</i>	Employee Only	\$101.11	\$182.11
	Employee + Children	\$250.26	\$335.26
	Employee + Spouse	\$296.33	\$446.33
	2 Employee (EE+SP)	\$189.69	\$339.69
	Family	\$394.83	\$544.83
	2 Employee (Family)	\$183.19	\$333.19
		KCS Annual Contribution	KCS Monthly Contribution
	Employee Only	\$605.35	\$50.45
	Employee + Children	\$1,679.02	\$139.92
	Employee + Spouse	\$2,134.69	\$177.89
	2 Employee (EE+SP)	\$1,564.02	\$130.34
	Family	\$2,712.82	\$226.07
	2 Employee (Family)	\$995.27	\$82.94

Please note: These premiums are listed as a per month amount. If you are paid bi-weekly, see below:

Custodial/Maintenance (24 pay) - These monthly amounts will be divided in half between your two checks each month.

Food Service/Security (20 pay) - You will take the annual amount due and divide it by 20 to figure your amount per paycheck. For more information on bi-weekly premium rates, please contact the Benefits Department at 594-1686.