



MEMORANDUM OF UNDERSTANDING

2027 HEALTH INSURANCE PREMIUM CONTRIBUTIONS

This Memorandum of Understanding ("MOU") is entered into by and between the School Board of Hillsborough County ("Board" or "District") and the Hillsborough Classroom Teachers Association ("HCTA"), representing the Instructional bargaining unit, collectively referred to as "the Parties."

Pursuant to Sections 13.2.7 and 13.10.2 of the Collective Bargaining Agreement, the parties agree this MOU documents the agreement by the parties regarding health insurance rates for the comprehensive medical insurance program for the 2027 insurance plan year.

1. The 2027 health insurance rates reflected below are the result of the collaborative work and recommendations of the Hillsborough County Public Schools Insurance Committee (Instructional 13.10). The Committee reviewed the health plan's financial position, projected claims and expenses, and other factors affecting the cost of providing health insurance benefits to employees and their eligible dependents.
2. Following this review and discussion on May 6, 2026, the Insurance Committee reached consensus on the recommended 2027 health insurance rates. The parties agree these rates will be effective January 1, 2027, and will remain in effect for the 2027 plan year, subject to any changes required by law, or other applicable provisions and collective bargaining governing the health plans.
3. The following employee and Board premium contributions shall apply for the insurance plan year beginning January 1, 2027, and ending December 31, 2027:

2027 Medical Rates							
Medical Option	Tier	Monthly Costs		20-Pay Costs		25-Pay Costs	
		Board Paid Monthly Rate	Employee Monthly Contributions	HCPS 20-Pay Contributions	EE 20-Pay Contributions	HCPS 25-Pay Contributions	EE 25-Pay Contributions
HMO	Employee Only	\$1,409.13	\$157.88	\$845.48	\$94.73	\$676.38	\$75.78
	Employee + Spouse	\$2,318.84	\$971.88	\$1,391.30	\$583.13	\$1,113.04	\$466.50
	Employee + Child(ren)	\$2,106.59	\$870.73	\$1,263.95	\$522.44	\$1,011.16	\$417.95
	Employee + Family	\$3,533.15	\$1,465.61	\$2,119.89	\$879.37	\$1,695.91	\$703.49
High PPO	Employee Only	\$1,275.60	\$82.47	\$765.36	\$49.48	\$612.29	\$39.59
	Employee + Spouse	\$2,039.68	\$812.27	\$1,223.81	\$487.36	\$979.05	\$389.89
	Employee + Child(ren)	\$1,854.01	\$726.33	\$1,112.41	\$435.80	\$889.92	\$348.64
	Employee + Family	\$3,117.29	\$1,214.97	\$1,870.37	\$728.98	\$1,496.30	\$583.19

Low PPO	Employee Only	\$1,044.67	\$0.00	\$626.80	\$0.00	\$501.44	\$0.00
	Employee + Spouse	\$1,532.08	\$661.73	\$919.25	\$397.04	\$735.40	\$317.63
	Employee + Child(ren)	\$1,393.98	\$590.90	\$836.39	\$354.54	\$669.11	\$283.63
	Employee + Family	\$2,344.85	\$987.65	\$1,406.91	\$592.59	\$1,125.53	\$474.07
Value PPO	Employee Only	\$1,006.76	\$0.00	\$604.06	\$0.00	\$483.24	\$0.00
	Employee + Spouse	\$1,739.19	\$375.00	\$1,043.51	\$225.00	\$834.81	\$180.00
	Employee + Child(ren)	\$1,579.51	\$333.33	\$947.71	\$200.00	\$758.16	\$160.00
	Employee + Family	\$2,653.22	\$558.33	\$1,591.93	\$335.00	\$1,273.55	\$268.00

4. For 2028, the Parties agree that the Insurance Committee will continue to convene for the purpose of reviewing the health plan's financial position, projected claims and expenses, and other factors affecting the cost of providing health insurance benefits to employees and their eligible dependents to enter into an MOU.

This MOU shall be effective January 1, 2027, through December 31, 2027.

	<u>9/11/2026</u>		<u>9/11/2027</u>
Kelly King	Date	Brittnei Wegmann	Date
Chief Negotiator		Chief Negotiator	
Hillsborough County Public Schools		Hillsborough Classroom Teachers Association	