## COMMONWEALTH OF VIRGINIA STATE HEALTH BENEFITS PROGRAM

## Final 2025 - 2026 Employee Monthly Premiums



Salaried employees working 30 hours or more a week pay the "Employee Pays" amount. Salaried employees working less than 30 hours a week pay the "Total Premium" amount.

			MON	2024-2025 MONTHLY PREMIUMS		FINAL 2025-2026 MONTHLY PREMIUMS		
HEALTH CARE PLANS			You Only	You Plus One	You Plus Two or More	You Only	You Plus One	You Plus Two or More
COVA Care		Employee Pays State Pays Total Premium	\$103 \$783 \$886	\$236 \$1,404 \$1,640	\$323 \$2,056 \$2,379	\$108 \$830 \$938	\$248 \$1,488 \$1,736	\$340 \$2,179 <b>\$2,519</b>
COVA Care	♣ Out-of-Network	Employee Pays State Pays Total Premium	\$124 \$783 \$907	\$275 \$1,404 \$1,679	\$380 \$2,056 <b>\$2,436</b>	\$131 \$830 \$961	\$291 \$1,488 \$1,779	\$402 \$2,179 \$2,581
COVA Care	+ Expanded Dental	Employee Pays State Pays Total Premium	\$136 \$783 \$919	\$296 \$1,404 \$1,700	\$411 \$2,056 \$2,467	\$141 \$830 \$971	\$308 \$1,488 \$1,796	\$428 \$2,179 \$2,607
COVA Care	Out-of-Network Expanded Dental	Employee Pays State Pays Total Premium	\$157 \$783 \$940	\$335 \$1,404 \$1,739	\$468 \$2,056 <b>\$2,524</b>	\$164 \$830 \$994	\$351 \$1,488 \$1,839	\$490 \$2,179 \$2,669
COVA Care	<b>+</b> Expanded Dental <b>+</b> Vision & Hearing	Employee Pays State Pays Total Premium	\$156 \$783 \$939	\$333 \$1,404 \$1,737	\$465 \$2,056 \$2,521	\$161 \$830 \$991	\$345 \$1,488 \$1,833	\$482 \$2,179 \$2,661
COVA Care	<ul> <li>Out-of-Network</li> <li>Expanded Dental</li> <li>Vision &amp; Hearing</li> </ul>	Employee Pays State Pays Total Premium	\$177 \$783 \$960	\$372 \$1,404 \$1,776	\$522 \$2,056 \$2,578	\$184 \$830 \$1,014	\$388 \$1,488 \$1,876	\$544 \$2,179 \$2,723
COVA HealthAware		Employee Pays State Pays Total Premium	\$17 \$768 <b>\$785</b>	\$53 \$1,404 <b>\$1,457</b>	\$54 \$2,056 \$2,110	\$19 \$830 <b>\$849</b>	\$64 \$1,511 <b>\$1,575</b>	\$70 \$2,215 <b>\$2,285</b>
COVA HealthAware	<b>♣</b> Expanded Dental	Employee Pays State Pays Total Premium	\$50 \$768 \$818	\$113 \$1,404 \$1,517	\$142 \$2,056 \$2,198	\$52 \$830 \$882	\$124 \$1,511 \$1,635	\$158 \$2,215 \$2,373
COVA HealthAware	Expanded Dental & Vision	Employee Pays State Pays Total Premium	\$60 \$768 <b>\$828</b>	\$133 \$1,404 \$1,537	\$170 \$2,056 \$2,226	\$62 \$830 \$892	\$144 \$1,511 \$1,655	\$186 \$2,215 <b>\$2,401</b>
COVA HDHP		Employee Pays State Pays Total Premium	\$0 \$665 <b>\$665</b>	\$0 \$1,239 <b>\$1,239</b>	\$0 \$1,810 \$1,810	\$0 \$739 <b>\$739</b>	\$0 \$1,366 <b>\$1,366</b>	\$0 \$1,998 <b>\$1,998</b>
COVA HDHP	Expanded Dental	Employee Pays State Pays Total Premium	\$33 \$665 \$698	\$60 \$1,239 <b>\$1,299</b>	\$88 \$1,810 \$1,898	\$33 \$739 <b>\$772</b>	\$60 \$1,366 \$1,426	\$88 \$1,998 <b>\$2,086</b>
Kaiser Permanente HMO (available primarily in Northern Virginia)	♣ Expanded Dental & Vision	Employee Pays State Pays Total Premium	\$86 \$783 <b>\$869</b>	\$202 \$1,395 <b>\$1,597</b>	\$289 \$2,038 <b>\$2,327</b>	\$91 \$830 \$921	\$214 \$1,479 \$1,693	\$306 \$2,161 \$2,467
Sentara Health Plans (HMO) (Hampton Roads/ Eastern Shore)	<b>◆</b> Expanded Dental & Vision	Employee Pays State Pays Total Premium	\$86 \$769 <b>\$855</b>	\$202 \$1,382 \$1,584	\$289 \$2,004 \$2,293	\$91 \$816 <b>\$907</b>	\$214 \$1,464 \$1,678	\$306 \$2,125 \$2,431
TRICARE Voluntary Supplement*		Total Premium	\$61	\$120	\$161**	\$61	\$120	\$161**

<sup>\*</sup> New York residents contact the Office of Health Benefits for TRICARE premium amount

<sup>\*\*</sup>If an employee covers multiple children without a spouse the rate is \$120