

FULL MEDICAL BENEFITS

What That Really Means for You & Your Family



100% District-Paid, up to the Kaiser HMO plan rate, Family Medical Coverage, Kaiser premium rate applicable to all plans.



Full medical coverage for you and your entire family



No monthly premium deductions from your paycheck



Prescription drug coverage included



Mental health and behavioral health services



Preventive care and wellness visits



Emergency and hospital coverage

THE KAISER HMO FAMILY PLAN IS VALUED AT

\$36,864

per year for family medical coverage

Twin Rivers employees pay: **\$0**

YOUR BENEFITS — YEAR BY YEAR

FULLY COVERED

Year 1

2025–26

2.5% Salary Increase
100% Kaiser Family Coverage

District pays your full premium.
Zero out of pocket for you.

FULLY COVERED

Year 2

2026–27

2.21% Salary Increase
100% Kaiser Family Coverage

Full coverage continues. District contribution locked at this rate going forward.

CAP RESET

Year 3+

2027–28 & Beyond

New Negotiation
Cap Set at 26/27 Rate

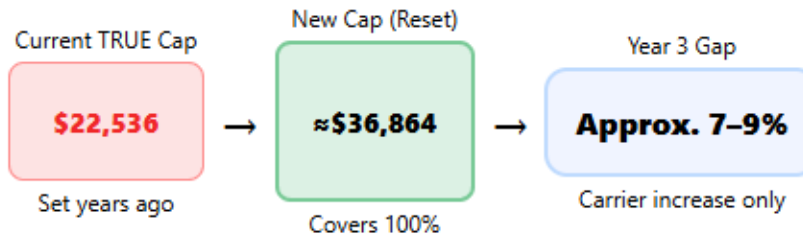
The District's contribution stays at the full 26/27 premium level. Only the carrier's annual increase is subject to negotiation.

WHAT IS A CAP RESET?

A "cap" is the maximum amount the District contributes toward your health insurance each year.

A **cap increase** means the District moves that cap UP to match the full cost of your current premium — giving you a brand-new starting point.

HOW THE INCREASED CAP WORKS



Simple Math: What Could Year 3 Actually Cost?

IF KAISER RAISES PREMIUMS 7%

Full family premium in 26/27: **\$3,348/month**

District cap is locked at **\$3,348/month**

Kaiser raises it 7% → New cost: **\$3,582/month**

The gap: **\$234/month**

POTENTIAL EMPLOYEE COST

\$234/mo

~\$2,808/year

IF KAISER RAISES PREMIUMS 9%

Same family premium: **\$3,348/month**

District cap still locked at **\$3,348/month**

Kaiser raises it 9% → New cost: **\$3,649/month**

The gap: **\$301/month**

POTENTIAL EMPLOYEE COST

\$301/mo

~\$3,612/year

Compare that to the average California family who pays **\$7,312/year toward their premiums — every single year.**

And this is the worst-case scenario — assuming no benefit cap increases are negotiated. In practice, salary and benefit negotiations happen every contract cycle, and this gap would be a bargaining item.

Two years of \$0 premiums based on Kaiser HMO plan premiums. Salary increases both years. And a reset that protects your coverage going forward.

Even in a worst-case Year 3, a Twin Rivers employee would pay a fraction of what the average California worker pays every year.

THE DISTRICT IS READY TO SIGN. TODAY.