



Tompkins County Department of Human Resources

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Inclusion through Diversity

2027 Plan Premium Structure

To ensure that the county remains compliant with the Affordable Care Act (ACA) guidelines, the county will continue to use the plan premium rate structure developed in 2026. Employees will be placed in their applicable cost-share based on pay grade (See Chart Below). Those in Cost-Share A will have an employee contribution rate of 20%. Those in Cost-Share B will have an employee contribution rate of 15%.

Cost-Share A (County 80%/ Employee 20%)					
Platinum Plan			Silver Plan		
Coverage Level	Per Pay Period	Monthly	Coverage Level	Per Pay Period	Monthly
Individual	\$122.33	\$265.04	Individual	\$81.38	\$176.33
Family	\$318.05	\$689.11	Family	\$211.59	\$458.45
Cost-Share B (County 85%/ Employee 15%)					
Platinum Plan			Silver Plan		
Coverage Level	Per Pay Period	Monthly	Coverage Level	Per Pay Period	Monthly
Individual	\$91.74	\$198.78	Individual	\$61.04	\$132.25
Family	\$238.54	\$516.83	Family	\$158.70	\$343.84

Cost-Share A Pay Grades	Cost-Share B Pay Grades
White Collar: WC12+	White Collar: WC05-WC11
Blue Collar: BC13+	Blue Collar: BC06-BC12
Management: ALL	Management: N/A
Confidential: CONF62+	Confidential: CONF55-CONF61
Elected Officials: ELECTED73+	Elected Officials: ELECTED71
Sheriff: RP39+	Sheriff: RP38
Corrections: CORR34-STEP2+	Corrections: CORR32-STEP 1