

2026 Basic GTL Rates*

Employee's Annual Earnings	Amount of Insurance	Employee Monthly Costs	City Monthly Costs
\$30,000.01 – \$31,000	\$46,500	\$ 3.26	\$ 2.14
\$31,000.01 – \$32,000	\$48,000	\$ 3.36	\$ 2.21
\$32,000.01 – \$33,000	\$49,500	\$ 3.47	\$ 2.28
GTL Limited	\$50,000	\$ 3.50	\$ 2.30
\$33,000.01 – \$34,000	\$51,000	\$ 3.57	\$ 2.35
\$34,000.01 – \$35,000	\$52,500	\$ 3.68	\$ 2.42
\$35,000.01 – \$36,000	\$54,000	\$ 3.78	\$ 2.48
\$36,000.01 – \$37,000	\$55,500	\$ 3.89	\$ 2.55
\$37,000.01 – \$38,000	\$57,000	\$ 3.99	\$ 2.62
\$38,000.01 – \$39,000	\$58,500	\$ 4.10	\$ 2.69
\$39,000.01 – \$40,000	\$60,000	\$ 4.20	\$ 2.76
\$40,000.01 – \$41,000	\$61,500	\$ 4.31	\$ 2.83
\$41,000.01 – \$42,000	\$63,000	\$ 4.41	\$ 2.90
\$42,000.01 – \$43,000	\$64,500	\$ 4.52	\$ 2.97
\$43,000.01 - \$44,000	\$66,000	\$ 4.62	\$ 3.04
\$44,000.01 - \$45,000	\$67,500	\$ 4.73	\$ 3.11
\$45,000.01 - \$46,000	\$69,000	\$ 4.83	\$ 3.17
\$46,000.01 - \$47,000	\$70,500	\$ 4.94	\$ 3.24
\$47,000.01 - \$48,000	\$72,000	\$ 5.04	\$ 3.31
\$48,000.01 - \$49,000	\$73,500	\$ 5.15	\$ 3.38
\$49,000.01 – \$50,000	\$75,000	\$ 5.25	\$ 3.45
\$50,000.01 – \$51,000	\$76,500	\$ 5.36	\$ 3.52
\$51,000.01 – \$52,000	\$78,000	\$ 5.46	\$ 3.59
\$52,000.01 – \$53,000	\$79,500	\$ 5.57	\$ 3.66
\$53,000.01 – \$54,000	\$81,000	\$ 5.67	\$ 3.73
\$54,000.01 – \$55,000	\$82,500	\$ 5.78	\$ 3.80
\$55,000.01 – \$56,000	\$84,000	\$ 5.88	\$ 3.86
\$56,000.01 – \$57,000	\$85,500	\$ 5.99	\$ 3.93
\$57,000.01 – \$58,000	\$87,000	\$ 6.09	\$ 4.00
\$58,000.01 – \$59,000	\$88,500	\$ 6.20	\$ 4.07
\$59,000.01 – \$60,000	\$90,000	\$ 6.30	\$ 4.14
\$60,000.01 – \$61,000	\$91,500	\$ 6.41	\$ 4.21
\$61,000.01 – \$62,000	\$93,000	\$ 6.51	\$ 4.28
\$62,000.01 – \$63,000	\$94,500	\$ 6.62	\$ 4.35
\$63,000.01 – \$64,000	\$96,000	\$ 6.72	\$ 4.42
\$64,000.01 – \$65,000	\$97,500	\$ 6.83	\$ 4.49
\$65,000.01 – \$66,000	\$99,000	\$ 6.93	\$ 4.55
\$66,000.01 – \$67,000	\$100,500	\$ 7.04	\$ 4.62
\$67,000.01 – \$68,000	\$102,000	\$ 7.14	\$ 4.69

\$68,000.01 – \$69,000	\$103,500	\$ 7.25	\$ 4.76
\$69,000.01 – \$70,000	\$105,000	\$ 7.35	\$ 4.83
\$70,000.01 – \$71,000	\$106,500	\$ 7.46	\$ 4.90
\$71,000.01 – \$72,000	\$108,000	\$ 7.56	\$ 4.97
\$72,000.01 - \$73,000	\$109,500	\$ 7.67	\$ 5.04
\$73,000.01 - \$74,000	\$111,000	\$ 7.77	\$ 5.11
\$74,000.01 - \$75,000	\$112,500	\$ 7.88	\$ 5.18
\$75,000.01 - \$76,000	\$114,000	\$ 7.98	\$ 5.24
\$76,000.01 - \$77,000	\$115,500	\$ 8.09	\$ 5.31
\$77,000.01 - \$78,000	\$117,000	\$ 8.19	\$ 5.38
\$78,000.01 - \$79,000	\$118,500	\$ 8.30	\$ 5.45
\$79,000.01 - \$80,000	\$120,000	\$ 8.40	\$ 5.52
\$80,000.01 - \$81,000	\$121,500	\$ 8.51	\$ 5.59
\$81,000.01 - \$82,000	\$123,000	\$ 8.61	\$ 5.66
\$82,000.01 - \$83,000	\$124,500	\$ 8.72	\$ 5.73
\$83,000.01 - \$84,000	\$126,000	\$ 8.82	\$ 5.80
\$84,000.01 - \$85,000	\$127,500	\$ 8.93	\$ 5.87
\$85,000.01 - \$86,000	\$129,000	\$ 9.03	\$ 5.93
\$86,000.01 - \$87,000	\$130,500	\$ 9.14	\$ 6.00
\$87,000.01 - \$88,000	\$132,000	\$ 9.24	\$ 6.07
\$88,000.01 - \$89,000	\$133,500	\$ 9.35	\$ 6.14
\$89,000.01 - \$90,000	\$135,000	\$ 9.45	\$ 6.21
\$90,000.01 - \$91,000	\$136,500	\$ 9.56	\$ 6.28
\$91,000.01 - \$92,000	\$138,000	\$ 9.66	\$ 6.35
\$92,000.01 - \$93,000	\$139,500	\$ 9.77	\$ 6.42
\$93,000.01 - \$94,000	\$141,000	\$ 9.87	\$ 6.48
\$94,000.01 - \$95,000	\$142,500	\$ 9.98	\$ 6.56
\$95,000.01 - \$96,000	\$144,000	\$ 10.08	\$ 6.62
\$96,000.01 - \$97,000	\$145,500	\$ 10.19	\$ 6.69
\$97,000.01 - \$98,000	\$147,000	\$ 10.29	\$ 6.76
\$98,000.01 - \$99,000	\$148,500	\$ 10.40	\$ 6.83
\$99,000.01 - \$100,000	\$150,000	\$ 10.50	\$ 6.90
\$100,000.01 – \$101,000	\$151,500	\$ 10.61	\$ 6.97
\$101,000.01 – \$102,000	\$153,000	\$ 10.71	\$ 7.04
\$102,000.01 – \$103,000	\$154,500	\$ 10.82	\$ 7.11
\$103,000.01 – \$104,000	\$156,000	\$ 10.92	\$ 7.18
\$104,000.01 – \$105,000	\$157,500	\$ 11.03	\$ 7.25
\$105,000.01 – \$106,000	\$159,000	\$ 11.13	\$ 7.31
\$106,000.01 – \$107,000	\$160,500	\$ 11.24	\$ 7.38
\$107,000.01 – \$108,000	\$162,000	\$ 11.34	\$ 7.45
\$108,000.01 – \$109,000	\$163,500	\$ 11.45	\$ 7.52
\$109,000.01 – \$110,000	\$165,000	\$ 11.55	\$ 7.59
\$110,000.01 – \$111,000	\$166,500	\$ 11.66	\$ 7.66
\$111,000.01 – \$112,000	\$168,000	\$ 11.76	\$ 7.73
\$112,000.01 – 113,000	\$169,500	\$ 11.87	\$ 7.80

\$113,000.01 – \$114,000	\$171,000	\$ 11.97	\$ 7.87
\$114,000.01 – \$115,000	\$172,500	\$ 12.08	\$ 7.94
\$115,000.01 – \$116,000	\$174,000	\$ 12.18	\$ 8.00
\$116,000.01 – \$117,000	\$175,500	\$ 12.29	\$ 8.07
\$117,000.01 – \$118,000	\$177,000	\$ 12.39	\$ 8.14
\$118,000.01 – \$119,000	\$178,500	\$ 12.50	\$ 8.21
\$119,000.01 – \$120,000	\$180,000	\$ 12.60	\$ 8.28
\$120,000.01 – \$121,000	\$181,500	\$ 12.71	\$ 8.35
\$121,000.01 – \$122,000	\$183,000	\$ 12.81	\$ 8.42
\$122,000.01 – \$123,000	\$184,500	\$ 12.92	\$ 8.49
\$123,000.01 – \$124,000	\$186,000	\$ 13.02	\$ 8.56
\$124,000.01 – \$125,000	\$187,500	\$ 13.13	\$ 8.63
\$125,000.01 – \$126,000	\$189,000	\$ 13.23	\$ 8.69
\$126,000.01 – \$127,000	\$190,500	\$ 13.34	\$ 8.76
\$127,000.01 – \$128,000	\$192,000	\$ 13.44	\$ 8.83
\$128,000.01 – \$129,000	\$193,500	\$ 13.55	\$ 8.90
\$129,000.01 – \$130,000	\$195,000	\$ 13.65	\$ 8.97
\$130,000.01 – \$131,000	\$196,500	\$ 13.76	\$ 9.04
\$131,000.01 – \$132,000	\$198,000	\$ 13.86	\$ 9.11
\$132,000.01 – \$133,000	\$199,500	\$ 13.97	\$ 9.18
\$133,000.01 – \$134,000	\$201,000	\$ 14.07	\$ 9.25
\$134,000.01 – \$135,000	\$202,500	\$ 14.18	\$ 9.32
\$135,000.01 – \$136,000	\$204,000	\$ 14.28	\$ 9.38
\$136,000.01 – \$137,000	\$205,500	\$ 14.39	\$ 9.45
\$137,000.01 – \$138,000	\$207,000	\$ 14.49	\$ 9.52
\$138,000.01 – \$139,000	\$208,500	\$ 14.60	\$ 9.59
\$139,000.01 – \$140,000	\$210,000	\$ 14.70	\$ 9.66
\$140,000.01 – \$141,000	\$211,500	\$ 14.81	\$ 9.73
\$141,000.01 – \$142,000	\$213,000	\$ 14.91	\$ 9.80
\$142,000.01 – \$143,000	\$214,500	\$ 15.02	\$ 9.87
\$143,000.01 – \$144,000	\$216,000	\$ 15.12	\$ 9.94
\$144,000.01 – \$145,000	\$217,500	\$ 15.23	\$ 10.01
\$145,000.01 – \$146,000	\$219,000	\$ 15.33	\$ 10.07
\$146,000.01 – \$147,000	\$220,500	\$ 15.44	\$ 10.14
\$147,000.01 – 148,000	\$222,000	\$ 15.54	\$ 10.21
\$148,000.01 – 149,000	\$223,500	\$ 15.65	\$ 10.28
\$149,000.01 – 150,000	\$225,000	\$ 15.75	\$ 10.35
\$150,000.01 – 151,000	\$226,500	\$ 15.86	\$ 10.42
\$151,000.01 – 152,000	\$228,000	\$ 15.96	\$ 10.49
\$152,000.01 – 153,000	\$229,500	\$ 16.07	\$ 15.56
\$153,000.01 – 154,000	\$231,000	\$ 16.17	\$ 10.63
\$154,000.01 – 155,000	\$232,500	\$ 16.28	\$ 10.70
\$155,000.01 – 156,000	\$234,000	\$ 16.38	\$ 10.76
\$156,000.01 – 157,000	\$235,500	\$ 16.49	\$ 10.83
\$157,000.01 – 158,000	\$237,000	\$ 16.59	\$ 10.90

\$158,000.01 – 159,000	\$238,500	\$ 16.70	\$ 10.97
\$159,000.01 – 160,000	\$240,000	\$ 16.80	\$ 11.04
\$160,000.01 – 161,000	\$241,500	\$ 16.91	\$ 11.11
\$161,000.01 – 162,000	\$243,000	\$ 17.01	\$ 11.18
\$162,000.01 – 163,000	\$244,500	\$ 17.12	\$ 11.25
\$163,000.01 – 164,000	\$246,000	\$ 17.22	\$ 11.32
\$164,000.01 – 165,000	\$247,500	\$ 17.33	\$ 11.39
\$165,000.01 – 166,000	\$249,000	\$ 17.43	\$ 11.45
\$166,000.01 – 167,000	\$250,500	\$ 17.54	\$ 11.52
\$167,000.01 – 168,000	\$252,000	\$ 17.64	\$ 11.59
\$168,000.01 – 169,000	\$253,500	\$ 17.75	\$ 11.66
\$169,000.01 – 170,000	\$255,000	\$ 17.85	\$ 11.73
\$170,000.01 – 171,000	\$256,500	\$ 17.96	\$ 11.80
\$171,000.01 – 172,000	\$258,000	\$ 18.06	\$ 11.87

*2026 Total Rate \$0.116 per \$1,000. Employee portion \$0.070; City portion \$0.046.

Basic Rate Total	\$	0.116
Employee Paid Portion	\$	0.070
City Paid Portion	\$	0.046

**Total Monthly
Premium**

\$	5.40
\$	5.57
\$	5.75
\$	5.80
\$	5.92
\$	6.10
\$	6.26
\$	6.44
\$	6.61
\$	6.79
\$	6.96
\$	7.14
\$	7.31
\$	7.49
\$	7.66
\$	7.84
\$	8.00
\$	8.18
\$	8.35
\$	8.53
\$	8.70
\$	8.88
\$	9.05
\$	9.23
\$	9.40
\$	9.58
\$	9.74
\$	9.92
\$	10.09
\$	10.27
\$	10.44
\$	10.62
\$	10.79
\$	10.97
\$	11.14
\$	11.32
\$	11.48
\$	11.66
\$	11.83

\$	12.01
\$	12.18
\$	12.36
\$	12.53
\$	12.71
\$	12.88
\$	13.06
\$	13.22
\$	13.40
\$	13.57
\$	13.75
\$	13.92
\$	14.10
\$	14.27
\$	14.45
\$	14.62
\$	14.80
\$	14.96
\$	15.14
\$	15.31
\$	15.49
\$	15.66
\$	15.84
\$	16.01
\$	16.19
\$	16.35
\$	16.54
\$	16.70
\$	16.88
\$	17.05
\$	17.23
\$	17.40
\$	17.58
\$	17.75
\$	17.93
\$	18.10
\$	18.28
\$	18.44
\$	18.62
\$	18.79
\$	18.97
\$	19.14
\$	19.32
\$	19.49
\$	19.67

\$	19.84
\$	20.02
\$	20.18
\$	20.36
\$	20.53
\$	20.71
\$	20.88
\$	21.06
\$	21.23
\$	21.41
\$	21.58
\$	21.76
\$	21.92
\$	22.10
\$	22.27
\$	22.45
\$	22.62
\$	22.80
\$	22.97
\$	23.15
\$	23.32
\$	23.50
\$	23.66
\$	23.84
\$	24.01
\$	24.19
\$	24.36
\$	24.54
\$	24.71
\$	24.89
\$	25.06
\$	25.24
\$	25.40
\$	25.58
\$	25.75
\$	25.93
\$	26.10
\$	26.28
\$	26.45
\$	31.63
\$	26.80
\$	26.98
\$	27.14
\$	27.32
\$	27.49

\$	27.67
\$	27.84
\$	28.02
\$	28.19
\$	28.37
\$	28.54
\$	28.72
\$	28.88
\$	29.06
\$	29.23
\$	29.41
\$	29.58
\$	29.76
\$	29.93