Government of The Virgin Islands of the United States
Central Government & GERS Group Health Projected Budget
Fiscal Year: October 1, 2025 - September 30, 2026

ASSUMES GOVERNMENT & EMPLOYEES SHARE INCREASE
NO CHANGES

SCENARIO 2

Plan	Coverage Type	Enrollment	2024-2025 Estimated FY Total Premium	2024-2025 Estimated FY Employer Share	2024-2025 Estimated FY Employee Share	2025-2026 Projected FY Total Premium	2025-2026 Projected FY Employer Share	2025-2026 Projected FY Employee Share
Active Employees								
Medical	Employee	3,208	$ 40,040,770	$ 29,630,170	$ 10,410,600	$ 47,047,905	$ 34,815,450	$ 12,232,455
	Family	3,729	$ 81,378,453	$ 60,220,055	$ 21,158,398	$ 95,619,682	$ 70,758,565	$ 24,861,117
Dental	Employee	3,037	$ 743,430	$ 498,098	$ 245,332	$ 766,025	$ 513,333	$ 252,692
	Family	3,687	$ 2,303,620	$ 1,543,426	$ 760,195	$ 2,373,534	$ 1,590,534	$ 783,001
Life	Basic	7,855	$ 95,200	$ 95,200	$ -	$ 95,200	$ 95,200	$ -
	Voluntary	5,810	$ 2,179,650	$ -	$ 2,179,650	$ 2,179,650	$ -	$ 2,179,650
	Spouse	1,154	$ 113,945	$ -	$ 113,945	$ 113,945	$ -	$ 113,945
	Child(ren)	2,558	$ 20,566	$ -	$ 20,566	$ 20,566	$ -	$ 20,566
Vision	Employee	4,571	$ 217,214	$ -	$ 217,214	$ 217,214	$ -	$ 217,214
	Family	3,654	$ 457,773	$ -	$ 457,773	$ 457,773	$ -	$ 457,773
TOTAL - Active Employees			**$ 127,550,622**	**$ 91,986,949**	**$ 35,563,673**	**$ 148,891,494**	**$ 107,773,081**	**$ 41,118,413**
$ Amount Increase/(Decrease)						**$ 21,340,872**	**$ 15,786,132**	**$ 5,554,740**
% Amount Increase/(Decrease)						**16.7%**	**17.2%**	**15.6%**
Retirees								
Under 65 Medical	Retiree	833	$ 13,478,606	$ 9,974,169	$ 3,504,438	$ 15,837,363	$ 11,719,648	$ 4,117,714
	Retiree Dependents	398	$ 6,439,958	$ 4,765,569	$ 1,674,389	$ 7,566,951	$ 5,599,544	$ 1,967,407
	Family	464	$ 13,418,880	$ 9,929,971	$ 3,488,909	$ 15,767,184	$ 11,667,716	$ 4,099,468
Over 65 Medical	Medicare Advantage	6,499	$ 25,754,757	$ 16,998,140	$ 8,756,617	$ 25,754,757	$ 16,998,140	$ 8,756,617
Dental	Retiree	5,783	$ 1,415,678	$ 948,505	$ 467,174	$ 1,458,704	$ 977,515	$ 481,189
	Family	2,195	$ 1,371,469	$ 918,884	$ 452,585	$ 1,413,092	$ 946,930	$ 466,162
Life	Basic	8,279	$ 332,807	$ 332,807	$ -	$ 332,807	$ 332,807	$ -
	Voluntary	6,514	$ 8,460,829	$ -	$ 8,460,829	$ 8,460,829	$ -	$ 8,460,829
	Spouse	1,418	$ 605,155	$ -	$ 605,155	$ 605,155	$ -	$ 605,155
	Child(ren)	487	$ 3,913	$ -	$ 3,913	$ 3,913	$ -	$ 3,913
Vision	Retiree	872	$ 41,437	$ -	$ 41,437	$ 41,437	$ -	$ 41,437
	Family	247	$ 30,944	$ -	$ 30,944	$ 30,944	$ -	$ 30,944
TOTAL - Retirees			**$ 71,354,435**	**$ 43,868,044**	**$ 27,486,391**	**$ 77,273,137**	**$ 48,242,300**	**$ 29,030,837**
$ Amount Increase/(Decrease)						**$ 5,918,702**	**$ 4,374,255**	**$ 1,544,446**
% Amount Increase/(Decrease)						**8.3%**	**10.0%**	**5.6%**
TOTAL - Active Employees & Retirees			**$ 198,905,056**	**$ 135,854,993**	**$ 63,050,064**	**$ 226,164,631**	**$ 156,015,380**	**$ 70,149,251**
$ Amount Increase/(Decrease)						**$ 27,259,574**	**$ 20,160,387**	**$ 7,099,187**
% Amount Increase/(Decrease)						**13.7%**	**14.8%**	**11.3%**

Notes:

A. Projected Budget assumes Maximum Premium Rates Negotiated in GESC RFP No. 2023-01.

B. Over 65 Medical is 9-months of the fiscal year (effective January 1, 2026).

1. Estimated FY Total Premium may vary based upon actual enrollment for the remainder of current Fiscal Year & proposed Fiscal Year.

2. Costs account for Senate funded subsidies of member contributions for FY2019-2020; FY2020-2021; FY2021-2022; FY2022-2023; & FY2023-2024

Government of The Virgin Islands of the United States
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Fiscal Year: October 1, 2025 - September 30, 2026

ASSUMES GOVERNMENT & EMPLOYEES SHARE INCREASE
MEDICAL PLAN CHANGES WITH HRA

SCENARIO 4 - BOARD RECOMMENDATION

Plan	Coverage Type	Enrollment	2024-2025 Estimated FY Total Premium	2024-2025 Estimated FY Employer Share	2024-2025 Estimated FY Employee Share	2025-2026 Projected FY Total Premium	2025-2026 Projected FY Employer Share	2025-2026 Projected FY Employee Share
Active Employees								
Medical	Employee	3,208	$ 40,040,770	$ 29,630,170	$ 10,410,600	$ 43,644,370	$ 32,296,816	$ 11,347,554
	Family	3,729	$ 81,378,453	$ 60,220,055	$ 21,158,398	$ 88,702,129	$ 65,639,475	$ 23,062,653
Dental	Employee	3,037	$ 743,430	$ 498,098	$ 245,332	$ 766,025	$ 513,333	$ 252,692
	Family	3,687	$ 2,303,620	$ 1,543,426	$ 760,195	$ 2,373,534	$ 1,590,534	$ 783,001
Life	Basic	7,855	$ 95,200	$ 95,200	$ -	$ 95,200	$ 95,200	$ -
	Voluntary	5,810	$ 2,179,650	$ -	$ 2,179,650	$ 2,179,650	$ -	$ 2,179,650
	Spouse	1,154	$ 113,945	$ -	$ 113,945	$ 113,945	$ -	$ 113,945
	Child(ren)	2,558	$ 20,566	$ -	$ 20,566	$ 20,566	$ -	$ 20,566
Vision	Employee	4,571	$ 217,214	$ -	$ 217,214	$ 217,214	$ -	$ 217,214
	Family	3,654	$ 457,773	$ -	$ 457,773	$ 457,773	$ -	$ 457,773
TOTAL - Active Employees			**$ 127,550,622**	**$ 91,986,949**	**$ 35,563,673**	**$ 138,570,406**	**$ 100,135,357**	**$ 38,435,049**
$ Amount Increase/(Decrease)						**$ 11,019,784**	**$ 8,148,409**	**$ 2,871,376**
% Amount Increase/(Decrease)						**8.6%**	**8.9%**	**8.1%**
Retirees								
Under 65 Medical	Retiree	833	$ 13,478,606	$ 9,974,169	$ 3,504,438	$ 14,691,721	$ 10,871,884	$ 3,819,837
	Retiree Dependents	398	$ 6,439,958	$ 4,765,569	$ 1,674,389	$ 7,019,574	$ 5,194,490	$ 1,825,084
	Family	464	$ 13,418,880	$ 9,929,971	$ 3,488,909	$ 14,626,579	$ 10,823,669	$ 3,802,911
Over 65 Medical	Medicare Advantage	6,499	$ 25,754,757	$ 16,998,140	$ 8,756,617	$ 25,754,757	$ 16,998,140	$ 8,756,617
Dental	Retiree	5,783	$ 1,415,678	$ 948,505	$ 467,174	$ 1,458,704	$ 977,515	$ 481,189
	Family	2,195	$ 1,371,469	$ 918,884	$ 452,585	$ 1,413,092	$ 946,930	$ 466,162
Life	Basic	8,279	$ 332,807	$ 332,807	$ -	$ 332,807	$ 332,807	$ -
	Voluntary	6,514	$ 8,460,829	$ -	$ 8,460,829	$ 8,460,829	$ -	$ 8,460,829
	Spouse	1,418	$ 605,155	$ -	$ 605,155	$ 605,155	$ -	$ 605,155
	Child(ren)	487	$ 3,913	$ -	$ 3,913	$ 3,913	$ -	$ 3,913
Vision	Retiree	872	$ 41,437	$ -	$ 41,437	$ 41,437	$ -	$ 41,437
	Family	247	$ 30,944	$ -	$ 30,944	$ 30,944	$ -	$ 30,944
TOTAL - Retirees			**$ 71,354,435**	**$ 43,868,044**	**$ 27,486,391**	**$ 74,439,513**	**$ 46,145,433**	**$ 28,294,080**
$ Amount Increase/(Decrease)						**$ 3,085,078**	**$ 2,277,389**	**$ 807,689**
% Amount Increase/(Decrease)						**4.3%**	**5.2%**	**2.9%**
TOTAL - Active Employees & Retirees			**$ 198,905,056**	**$ 135,854,993**	**$ 63,050,064**	**$ 213,009,919**	**$ 146,280,791**	**$ 66,729,128**
$ Amount Increase/(Decrease)						**$ 14,104,862**	**$ 10,425,798**	**$ 3,679,065**
% Amount Increase/(Decrease)						**7.1%**	**7.7%**	**5.8%**

Notes:

A. Projected Budget assumes Maximum Premium Rates Negotiated in GESC RFP No. 2023-01.

B. Over 65 Medical is 9-months of the fiscal year (effective January 1, 2026).

1. Estimated FY Total Premium may vary based upon actual enrollment for the remainder of current Fiscal Year & proposed Fiscal Year.

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