



# Health Benefits

Together, we are working toward a **healthier community.**

## RETIREE RATE SHEETS 2023 AND 2024

### MEDICAL - RETIREE MONTHLY (WITHOUT MEDICARE) PREMIUM RATES

PLAN NAME & YEAR		Retiree Only	Retiree & Child or Retiree & Spouse	Retiree & Family
CAREFIRST BLUECROSS BLUESHIELD PPO	2023	\$117.50	\$211.50	\$293.78
	2024	<b>\$123.38</b>	<b>\$222.08</b>	<b>\$308.46</b>
CAREFIRST BLUECROSS BLUESHIELD EPO	2023	\$78.42	\$164.58	\$203.90
	2024	<b>\$82.34</b>	<b>\$172.82</b>	<b>\$214.10</b>
KAISER	2023	\$78.38	\$164.48	\$203.76
	2024	<b>\$82.30</b>	<b>\$172.70</b>	<b>\$213.96</b>
UNITEDHEALTHCARE PPO	2023	\$115.58	\$208.06	\$289.00
	2024	<b>\$121.36</b>	<b>\$218.48</b>	<b>\$303.44</b>
UNITEDHEALTHCARE EPO	2023	\$78.90	\$164.08	\$195.66
	2024	<b>\$82.84</b>	<b>\$172.30</b>	<b>\$205.44</b>

### MEDICAL - RETIREE MONTHLY (WITH MEDICARE) PREMIUM RATES

PLAN NAME & YEAR		Retiree Only With Medicare	Retiree + 1, 1 With Medicare	Retiree + 1, Both With Medicare	Retiree + 2, 1 With Medicare	Retiree + 2, 2 With Medicare	Retiree + 2 or More, All With Medicare	Retiree + 3 or More, at Least 1 Without Medicare
CAREFIRST BLUECROSS BLUESHIELD PPO	2023	\$58.76	\$176.24	\$117.50	\$270.24	\$235.02	\$176.24	\$293.78
	2024	<b>\$61.70</b>	<b>\$185.06</b>	<b>\$123.38</b>	<b>\$283.76</b>	<b>\$246.76</b>	<b>\$185.06</b>	<b>\$308.46</b>
CAREFIRST BLUECROSS BLUESHIELD EPO	2023	\$38.66	\$116.46	\$84.94	\$194.26	\$123.90	\$106.26	\$203.90
	2024	<b>\$40.60</b>	<b>\$122.28</b>	<b>\$89.20</b>	<b>\$203.96</b>	<b>\$130.08</b>	<b>\$111.58</b>	<b>\$214.10</b>
UNITEDHEALTHCARE PPO	2023	\$57.80	\$173.38	\$115.58	\$265.86	\$231.18	\$173.38	\$289.00
	2024	<b>\$60.68</b>	<b>\$182.06</b>	<b>\$121.36</b>	<b>\$279.16</b>	<b>\$242.74</b>	<b>\$182.06</b>	<b>\$303.44</b>
UNITEDHEALTHCARE EPO	2023	\$52.10	\$131.00	\$104.20	\$195.66	\$178.88	\$156.30	\$195.66
	2024	<b>\$54.70</b>	<b>\$137.54</b>	<b>\$109.42</b>	<b>\$205.44</b>	<b>\$187.84</b>	<b>\$164.12</b>	<b>\$205.44</b>

### PRESCRIPTION DRUG - RETIREE MONTHLY (WITHOUT MEDICARE) PREMIUM RATES

PLAN NAME & YEAR		Retiree Only	Retiree & Child	Retiree & Spouse	Retiree & Family
CVS Caremark	2023	\$67.34	\$89.48	\$111.76	\$134.66
	2024	<b>\$74.08</b>	<b>\$98.44</b>	<b>\$122.92</b>	<b>\$148.14</b>

## PRESCRIPTION DRUG - RETIREE MONTHLY (WITH MEDICARE) PREMIUM RATES

PLAN NAME & YEAR		Retiree Only with Medicare	Retiree + 1, Retiree with Medicare	Retiree + 1, Dependent with Medicare	Retiree + 1, both with Medicare	Retiree + 2, Retiree with Medicare	Retiree + 2, Dependent with Medicare	Retiree + 2, 2 with Medicare	Retiree + 2 or more, all with Medicare	Retiree + 3 or more, Retiree with Medicare	Retiree + 3 or more, 1, 2, or 3 with Medicare
		2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
CVS Caremark	2023	\$48.44	\$85.16	\$88.66	\$80.30	\$115.78	\$115.78	\$98.78	\$96.88	\$115.78*	\$115.78**
	2024	<b>\$53.28</b>	<b>\$93.68</b>	<b>\$97.52</b>	<b>\$88.34</b>	<b>\$127.36</b>	<b>\$127.36</b>	<b>\$108.66</b>	<b>\$106.58</b>	<b>\$127.36*</b>	<b>\$127.36*</b>

\*FAMILY COVERAGE RETIREE W/MEDICARE AND/OR OTHER DEPENDENTS W/MEDICARE

\*\*FAMILY COVERAGE RETIREE NO MEDICARE AND 1 OR MORE DEPENDENTS W/MEDICARE

## DENTAL - RETIREE MONTHLY PREMIUM RATES

PLAN NAME & YEAR		Retiree Only	Retiree & Child	Retiree & Spouse	Retiree & Family
		2023	2024	2023	2024
DELTA DENTAL DHMO	2023	\$8.70	\$17.44	\$15.18	\$24.49
	2024	<b>\$9.12</b>	<b>\$18.26</b>	<b>\$15.92</b>	<b>\$25.65</b>
UNITED CONCORDIA DPP0	2023	\$13.56	\$25.96	\$27.16	\$50.90
	2024	<b>\$14.24</b>	<b>\$27.26</b>	<b>\$28.52</b>	<b>\$53.44</b>

Rates may vary from what appears on your paystub due to rounding.

## TERM LIFE INSURANCE PREMIUM RATES

Age of Retiree	Monthly Retiree Rates (per \$1,000)		Age of Spouse	Monthly Spouse Rates (per \$1,000)	
	2023	2024		2023	2024
Under 30	\$0.03	<b>\$0.03</b>	Under 30	\$0.09	<b>\$0.09</b>
30 to 34	\$0.04	<b>\$0.04</b>	30 to 34	\$0.10	<b>\$0.10</b>
35 to 39	\$0.05	<b>\$0.05</b>	35 to 39	\$0.12	<b>\$0.12</b>
40 to 44	\$0.08	<b>\$0.08</b>	40 to 44	\$0.18	<b>\$0.18</b>
45 to 49	\$0.13	<b>\$0.13</b>	45 to 49	\$0.28	<b>\$0.28</b>
50 to 54	\$0.20	<b>\$0.20</b>	50 to 54	\$0.42	<b>\$0.42</b>
55 to 59	\$0.37	<b>\$0.37</b>	55 to 59	\$0.65	<b>\$0.65</b>
60 to 64	\$0.52	<b>\$0.52</b>	60 to 64	\$1.00	<b>\$1.00</b>
65 to 69	\$0.77	<b>\$0.77</b>	65 to 69	\$1.45	<b>\$1.45</b>
70 to 74	\$1.38	<b>\$1.38</b>	70 to 74	\$2.28	<b>\$2.28</b>
75 to 79	\$2.06	<b>\$2.06</b>	75 to 79	\$2.28	<b>\$2.28</b>
80 and older	\$2.06	<b>\$2.06</b>	80 and older	\$2.28	<b>\$2.28</b>
Dependent Child Coverage	2023	\$0.14 per \$1,000 per month			
	2024	\$0.14 per \$1,000 per month			