



# Health Benefits

Together, we are working toward a *healthier community*



## RETIREE RATE SHEETS 2022 AND 2023

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

PLAN NAME & YEAR		Retiree Only	Retiree & Child or Retiree & Spouse	Retiree & Family
CAREFIRST BLUECROSS BLUESHIELD PPO	2022	\$111.92	\$201.44	\$279.78
	2023	<b>\$117.50</b>	<b>\$211.50</b>	<b>\$293.78</b>
CAREFIRST BLUECROSS BLUESHIELD EPO	2022	\$74.68	\$156.74	\$194.20
	2023	<b>\$78.42</b>	<b>\$164.58</b>	<b>\$203.90</b>
KAISER	2022	\$74.64	\$156.64	\$194.08
	2023	<b>\$78.38</b>	<b>\$164.48</b>	<b>\$203.76</b>
UNITEDHEALTHCARE PPO	2022	\$110.08	\$198.16	\$275.24
	2023	<b>\$115.58</b>	<b>\$208.06</b>	<b>\$289.00</b>
UNITEDHEALTHCARE EPO	2022	\$75.14	\$156.28	\$186.34
	2023	<b>\$78.90</b>	<b>\$164.08</b>	<b>\$195.66</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	2022	\$55.96	\$167.86	\$111.92	\$257.38	\$223.82	\$167.86	\$279.78
	2023	<b>\$58.76</b>	<b>\$176.24</b>	<b>\$117.50</b>	<b>\$270.24</b>	<b>\$235.02</b>	<b>\$176.24</b>	<b>\$293.78</b>
CAREFIRST BLUECROSS BLUESHIELD EPO	2022	\$36.82	\$110.90	\$80.90	\$185.00	\$118.00	\$101.20	\$194.20
	2023	<b>\$38.66</b>	<b>\$116.46</b>	<b>\$84.94</b>	<b>\$194.26</b>	<b>\$123.90</b>	<b>\$106.26</b>	<b>\$203.90</b>
UNITEDHEALTHCARE PPO	2022	\$55.04	\$165.12	\$110.08	\$253.20	\$220.16	\$165.12	\$275.24
	2023	<b>\$57.80</b>	<b>\$173.38</b>	<b>\$115.58</b>	<b>\$265.86</b>	<b>\$231.18</b>	<b>\$173.38</b>	<b>\$289.00</b>
UNITEDHEALTHCARE EPO	2022	\$49.62	\$124.76	\$99.24	\$186.34	\$170.38	\$148.86	\$186.34
	2023	<b>\$52.10</b>	<b>\$131.00</b>	<b>\$104.20</b>	<b>\$195.66</b>	<b>\$178.88</b>	<b>\$156.30</b>	<b>\$195.66</b>

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

PLAN NAME & YEAR		Retiree Only	Retiree & Child	Retiree & Spouse	Retiree & Family
CVS Caremark	2022	\$61.20	\$81.34	\$101.60	\$122.42
	2023	<b>\$67.34</b>	<b>\$89.48</b>	<b>\$111.76</b>	<b>\$134.66</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
		2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
CVS Caremark	2022	\$44.04	\$77.42	\$80.60	\$73.00	\$105.26	\$105.26	\$89.80	\$88.08	\$105.26*	\$105.26**
	2023	<b>\$44.84</b>	<b>\$85.16</b>	<b>\$88.66</b>	<b>\$80.30</b>	<b>\$115.78</b>	<b>\$115.78</b>	<b>\$98.78</b>	<b>\$96.88</b>	<b>\$115.78*</b>	<b>\$115.78*</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
		2022	2023	2022	2023
DELTA DENTAL DHMO	2022	\$8.32	\$16.68	\$14.52	\$23.44
	2023	<b>\$8.70</b>	<b>\$17.44</b>	<b>\$15.18</b>	<b>\$24.49</b>
UNITED CONCORDIA DPP0	2022	\$12.92	\$24.72	\$25.86	\$48.48
	2023	<b>\$13.56</b>	<b>\$25.96</b>	<b>\$27.16</b>	<b>\$50.90</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)	
	2022	2023		2022	2023
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	2022	\$0.14 per \$1,000 per month			
	2023	\$0.14 per \$1,000 per month			