



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	\$117.50	\$211.50	\$293.78
CAREFIRST BLUECROSS BLUESHIELD EPO	2022	\$74.68	\$156.74	\$194.20
	2023	\$78.42	\$164.58	\$203.90
KAISER	2022	\$74.64	\$156.64	\$194.08
	2023	\$78.38	\$164.48	\$203.76
UNITEDHEALTHCARE PPO	2022	\$110.08	\$198.16	\$275.24
	2023	\$115.58	\$208.06	\$289.00
UNITEDHEALTHCARE EPO	2022	\$75.14	\$156.28	\$186.34
	2023	\$78.90	\$164.08	\$195.66

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	\$58.76	\$176.24	\$117.50	\$270.24	\$235.02	\$176.24	\$293.78
CAREFIRST BLUECROSS BLUESHIELD EPO	2022	\$36.82	\$110.90	\$80.90	\$185.00	\$118.00	\$101.20	\$194.20
	2023	\$38.66	\$116.46	\$84.94	\$194.26	\$123.90	\$106.26	\$203.90
UNITEDHEALTHCARE PPO	2022	\$55.04	\$165.12	\$110.08	\$253.20	\$220.16	\$165.12	\$275.24
	2023	\$57.80	\$173.38	\$115.58	\$265.86	\$231.18	\$173.38	\$289.00
UNITEDHEALTHCARE EPO	2022	\$49.62	\$124.76	\$99.24	\$186.34	\$170.38	\$148.86	\$186.34
	2023	\$52.10	\$131.00	\$104.20	\$195.66	\$178.88	\$156.30	\$195.66

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	\$67.34	\$89.48	\$111.76	\$134.66

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	\$48.44	\$85.16	\$88.66	\$80.30	\$115.78	\$115.78	\$98.78	\$96.88	\$115.78*	\$115.78*

*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	\$14.54	\$23.44
	2023	\$8.70	\$17.44	\$15.18	\$24.49
UNITED CONCORDIA DPPO	2022	\$12.92	\$24.72	\$25.86	\$48.48
	2023	\$13.96	\$25.96	\$27.16	\$50.90

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	\$0.03	Under 30	\$0.09	\$0.09
30 to 34	\$0.04	\$0.04	30 to 34	\$0.10	\$0.10
35 to 39	\$0.05	\$0.05	35 to 39	\$0.12	\$0.12
40 to 44	\$0.08	\$0.08	40 to 44	\$0.18	\$0.18
45 to 49	\$0.13	\$0.13	45 to 49	\$0.28	\$0.28
50 to 54	\$0.20	\$0.20	50 to 54	\$0.42	\$0.42
55 to 59	\$0.37	\$0.37	55 to 59	\$0.65	\$0.65
60 to 64	\$0.52	\$0.52	60 to 64	\$1.00	\$1.00
65 to 69	\$0.77	\$0.77	65 to 69	\$1.45	\$1.45
70 to 74	\$1.38	\$1.38	70 to 74	\$2.28	\$2.28
75 to 79	\$2.06	\$2.06	75 to 79	\$2.28	\$2.28
80 and older	\$2.06	\$2.06	80 and older	\$2.28	\$2.28
Dependent Child Coverage	2022	\$0.14 per \$1,000 per month			
	2023	\$0.14 per \$1,000 per month			