NEWPORT-MESA UNIFIED SCHOOL DISTRICT

EARLY RETIREE (Age 55 - 64) RATE TABLE

RATES EFFECTIVE OCTOBER 1, 2025

Rates and Plans subject to change each Open Enrollment

Pending Board Approval

*** Employee's enrolled in medical, dental and/or vision are charged an over cap contribution(s) (OCAP*) plus any applicable provider premium deductions**

No OCAP is charged if ALL Health Benefits are declined

	BENEFIT FTE	.8775 - 1.00	.7775 - .8774	.6775 - .7774	.5775 - .6774	.5 - .5774
OCAP Deductions						
OCAP 1	**All Enrollments**	7.73	6.76	5.99	5.22	4.44

Part Time at Retirement - OCAP 1 will be pro-rated by FTE at Retirement Date for retirees enrolled in Medical, Dental and/or Vision.
Max OCAP 1 part time rate is shown.
Declining Medical, and Enrolling in Dental and/or Vision - Pay OCAP 1 only

OCAP 2 - Medical Kaiser HMO & Cigna Select HMO Enrollments / add to OCAP 1 shown above for Total OCAP deduction
OCAP 3 - Medical Cigna Network HMO Enrollments / add to OCAP 1 shown above for Total OCAP deduction
OCAP 4 - Medical Cigna Open Access Plus (OAP) Enrollments / add to OCAP 1 shown above for Total OCAP deduction

		Kaiser HMO & Cigna Select HMO OCAPs		Cigna Network HMO OCAPs		Cigna OAP OCAPs	
Total OCAP examples using Benefit FTE of 1	OCAP 1	OCAP 2	TOTAL	OCAP 3	TOTAL	OCAP 4	TOTAL
Single	7.73	13.10	**20.83**	29.77	**37.50**	226.44	**234.17**
Two-Party	7.73	50.60	**58.33**	92.27	**100.00**	444.77	**452.50**
Family	7.73	88.10	**95.83**	154.77	**162.50**	643.94	**651.67**

»Add your OCAP(s) rate above to applicable provider premiums below for your TOTAL MONTHLY DEDUCTION(s)

	HOURS RETIRED	35.1 - 40.0	31.1 - 35.0	27.1 - 31.0	23.1 - 27.0	20.0 - 23.0
MEDICAL OPTIONS						
KAISER PERMANENTE (HMO)						
	Single	0.00	54.11	100.50	146.88	193.27
	Two-Party	0.00	112.01	208.03	304.04	400.05
	Family	0.00	162.34	301.49	440.64	579.79
CIGNA SELECT (HMO)						
	Single	0.00	70.75	131.39	192.04	252.68
	Two-Party	0.00	146.45	271.99	397.52	523.05
	Family	0.00	212.25	394.19	576.12	758.05
CIGNA NETWORK (HMO)						
	Single	0.00	82.86	153.88	224.90	295.92
	Two-Party	0.00	171.52	318.53	465.55	612.57
	Family	0.00	248.58	461.64	674.71	887.78
CIGNA OPEN ACCESS PLUS (OAP)						
	Single	0.00	95.29	176.98	258.66	340.34
	Two-Party	0.00	196.98	365.82	534.66	703.50
	Family	0.00	285.36	529.95	774.55	1019.14

Due to State Legislations in Texas, Missouri and Oklahoma may have different rates. Contact Benefits Management for more information.

VISION OPTIONS						
VISION SERVICE PLAN						
	Single	0.00	0.64	1.19	1.73	2.28
	Two-Party	0.00	1.15	2.14	3.12	4.11
	Family	0.00	1.60	2.97	4.34	5.71
DENTAL OPTIONS						
CIGNA DENTAL CARE HMO						
	Single	0.00	2.01	3.74	5.47	7.20
	Two-Party	0.00	3.39	6.29	9.19	12.10
	Family	0.00	5.83	10.83	15.83	20.83
CIGNA DENTAL PPO						
	Single	15.47	18.56	21.65	24.74	27.84
	Two-Party	28.39	34.07	39.75	45.42	51.10
	Family	41.32	49.58	57.84	66.10	74.37
ADDITIONAL PLANS AT NO COST TO EMPLOYEE - No OCAP contributions						
METLIFE BASIC LIFE PLUS AD&D - Reduced to $10,000						

* OCAP NOTES:

- The following groups that retired on or before *June 30, 2011* will not be charged an OCAP contribution up to age 65 when Early Retiree Benefits end.

N-MFT/Certificated, NMAA/Management, NMSU/Supervisor, NMACF/Confidential

- The following groups that retired on or before *June 30, 2012* will not be charged an OCAP contribution up to age 65 when Early Retiree Benefits end.

CSEA/Classified

Rates are shown 12thly- Verify with WEX

Find OCAP (Over the Cap) Information at:* www.nmusd.us/benefits **Health Benefits Information