



2026 Benefit Premiums Retirees

Retirees without Medicare

Health	Cigna \$250 Deductible EPO Health Plan (closed to new members)	Monthly Premium without Medicare
	Individual	\$ 927.72
	Individual + Spouse	\$ 1,943.83
	Individual + Child(ren)	\$ 1,666.71
	Family	\$ 3,237.07
	Cigna \$750 Deductible EPO Health Plan	Monthly Premium without Medicare
	Individual	\$ 886.46
	Individual + Spouse	\$ 1,857.15
	Individual + Child(ren)	\$ 1,592.41
	Family	\$ 3,092.53
	Cigna \$1,750 Deductible EPO Health Plan	Monthly Premium without Medicare
	Individual	\$ 849.12
	Individual + Spouse	\$ 1,778.67
	Individual + Child(ren)	\$ 1,525.16
	Family	\$ 2,961.72
	Cigna \$2,550 Deductible EPO Health Plan	Monthly Premium without Medicare
Individual	\$ 821.65	
Individual + Spouse	\$ 1,720.93	
Individual + Child(ren)	\$ 1,475.67	
Family	\$ 2,865.50	
Cigna High Deductible Health Plan	Monthly Premium without Medicare	
Individual	\$ 736.97	
Individual + Spouse	\$ 1,543.06	
Individual + Child(ren)	\$ 1,323.23	
Family	\$ 2,568.99	

Note that if you elect the LPS health insurance as a retiree, you will be required to enroll in both Medicare Part A and Part B once eligible (usually at age 65) to maintain full health coverage. Once enrolled, Medicare will act as your primary payer, and the LPS health insurance will act as the secondary payer.

Retirees with Medicare A & B

Health	Cigna \$250 Deductible EPO Health Plan (closed to new members)	Monthly Premium with Medicare
	Retiree 65+	\$ 733.18
	Retiree + Spouse - 1 Medicare	\$ 1,800.57
	Retiree + Spouse - 2 Medicare	\$ 1,442.79
	Retiree + Child(ren)	\$ 1,509.38
	Family - 1 Medicare	\$ 3,158.99
	Family - 2 Medicare	\$ 2,918.21
	Cigna \$750 Deductible EPO Health Plan	Monthly Premium with Medicare
	Retiree 65+	\$ 700.61
	Retiree + Spouse - 1 Medicare	\$ 1,720.27
	Retiree + Spouse - 2 Medicare	\$ 1,378.44
	Retiree + Child(ren)	\$ 1,442.11
	Family - 1 Medicare	\$ 3,017.97
	Family - 2 Medicare	\$ 2,787.94
	Cigna \$1,750 Deductible EPO Health Plan	Monthly Premium with Medicare
	Retiree 65+	\$ 671.08
Retiree + Spouse - 1 Medicare	\$ 1,647.58	
Retiree + Spouse - 2 Medicare	\$ 1,320.19	
Retiree + Child(ren)	\$ 1,381.20	
Family - 1 Medicare	\$ 2,890.32	
Family - 2 Medicare	\$ 2,670.02	
Cigna \$2,550 Deductible EPO Health Plan	Monthly Premium with Medicare	
Retiree 65+	\$ 649.37	
Retiree + Spouse - 1 Medicare	\$ 1,594.11	
Retiree + Spouse - 2 Medicare	\$ 1,277.36	
Retiree + Child(ren)	\$ 1,336.39	
Family - 1 Medicare	\$ 2,796.40	
Family - 2 Medicare	\$ 2,583.26	
Cigna High Deductible Health Plan	Monthly Premium with Medicare	
Retiree 65+	\$ 582.49	
Retiree + Spouse - 1 Medicare	\$ 1,429.32	
Retiree + Spouse - 2 Medicare	\$ 1,145.31	
Retiree + Child(ren)	\$ 1,198.33	
Family - 1 Medicare	\$ 2,507.04	
Family - 2 Medicare	\$ 2,315.97	

Dental	SunLife Dental - Base	Monthly Premium All Retirees
	Employee	\$ 31.00
	Employee + Spouse	\$ 65.11
	Employee + Child(ren)	\$ 55.82
	Family	\$ 92.42
	SunLife Dental - Buy-Up	Monthly Premium All Retirees
	Employee	\$ 37.69
	Employee + Spouse	\$ 79.18
	Employee + Child(ren)	\$ 67.88
	Family	\$ 112.39

Vision	VSP Vision - Base	Monthly Premium All Retirees
	Individual	\$ 7.06
	Individual + Spouse	\$ 13.84
	Individual + Child(ren)	\$ 15.12
	Family	\$ 24.16
	VSP Vision - Buy-Up	Monthly Premium All Retirees
	Individual	\$ 23.60
	Individual + Spouse	\$ 50.96
	Individual + Child(ren)	\$ 54.80
	Family	\$ 89.83