



2027 Benefit Premiums

Retirees

Retirees without Medicare

Health	Cigna \$1,750 Deductible EPO Health Plan		Monthly Premium
	Employee	\$	934.03
	Employee + Spouse	\$	1,956.54
	Employee + Child(ren)	\$	1,677.68
	Family	\$	3,257.89
	Cigna \$3,050 Deductible EPO Health Plan		Monthly Premium
	Employee	\$	872.44
	Employee + Spouse	\$	1,827.31
	Employee + Child(ren)	\$	1,566.90
	Family	\$	3,042.64
	Cigna High Deductible Core Health Plan		Monthly Premium
	Employee	\$	809.48
	Employee + Spouse	\$	1,697.37
	Employee + Child(ren)	\$	1,455.55
	Family	\$	2,825.89
	Cigna High Deductible HSA Plus Health Plan		Monthly Premium
	Employee	\$	736.97
	Employee + Spouse	\$	1,543.06
	Employee + Child(ren)	\$	1,323.23
	Family	\$	2,568.99

Note that if you elect the LPS health insurance as a retiree, you are 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 \$750 Deductible EPO Health Plan		Monthly Premium with Medicare
	Retiree 65+	\$	738.19
	Retiree + Spouse - 1 Medicare	\$	1,812.34
	Retiree + Spouse - 2 Medicare	\$	1,452.21
	Retiree + Child(ren)	\$	1,519.32
	Family - 1 Medicare	\$	3,179.35
	Family - 2 Medicare	\$	2,937.02
	Cigna \$1,750 Deductible EPO Health Plan		Monthly Premium with Medicare
	Retiree 65+	\$	689.51
	Retiree + Spouse - 1 Medicare	\$	1,692.65
	Retiree + Spouse - 2 Medicare	\$	1,356.32
	Retiree + Child(ren)	\$	1,419.00
	Family - 1 Medicare	\$	2,969.26
	Family - 2 Medicare	\$	2,742.94
	Cigna \$2,550 Deductible EPO Health Plan		Monthly Premium with Medicare
	Retiree 65+	\$	640.74
	Retiree + Spouse - 1 Medicare	\$	1,572.25
	Retiree + Spouse - 2 Medicare	\$	1,259.84
	Retiree + Child(ren)	\$	1,318.16
	Family - 1 Medicare	\$	2,757.74
	Family - 2 Medicare	\$	2,547.57
	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