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