



2024 Retiree Premium Rate Chart

Plan Year: January 1, 2024- December 31, 2024

Dependent Verification Requirement

Retirees covering a spouse or dependent child under the district's group health plan **MUST verify their dependent's eligibility for coverage.** Dependents of retirees who fail to comply with the dependent verification guidelines coverage will be removed from the district's group health plan.

Group Health Plan Coverage Level				Blue Medicare	
	Basic HMO	Premium HMO	PPO Standard	Blue Medicare Elite PPO	Blue Medicare Elite PPO Plus
Retiree Buy-up	\$0	\$157.5	\$246.75	\$366.19	\$376.19
Retiree Only	\$678.18	\$835.68	\$924.93		
Retiree + Spouse	\$1343.09	\$1800.13	\$2021.64		
Retiree+ Children	\$1100.98	\$1452.41	\$1576.14		
Retiree + Spouse + Children	\$1765.88	\$2416.84	\$2672.85		
Married Retiree/Employee with Board + Children	\$364.53	\$739.73	\$833.71		

Two married retirees/employees of the Board plus children: Both spouses must be eligible for benefits and must enroll in the same medical plan.

Retirees Eligible for Board-Paid Medical Premiums

The Board pays an amount equal to contributions made for an active employee less the retiree portion. Retirees eligible for Board-paid health premiums are required to pay the monthly buy-up plus an amount equal to his/her FRS health insurance subsidy.

Delta Dental Coverage Level				VSP Vision	
	DHMO	Low PPO	High PPO	Core Plan	Designer Plan
Retiree Only	\$19.49	\$29.44	\$44.08	\$5.14	\$13.04
Retiree + 1 Dependent	\$34.12	\$71.46	\$109.92	\$10.26	\$26.08
Retiree + Family	\$53.64	\$99.76	\$150.46	\$16.52	\$41.80

Securian			
Coverage	\$35,000	\$20,000	\$10,000
Age 50-54	\$6.06	\$3.46	\$1.73
Age 55-59	\$11.31	\$6.46	\$3.23
Age 60-64	\$17.36	\$9.92	\$4.96
Coverage	\$17,500	\$10,000	\$5,000
Age 65-69	\$16.71	\$9.55	\$4.78
Coverage	\$12,250	\$7,000	\$3,500
Age 70-74	\$18.98	\$10.84	\$5.42
Age 75-79	\$30.77	\$17.58	\$8.79
Age 80-84	\$49.93	\$28.53	\$14.27
Age 85-89	\$80.97	\$46.27	\$23.14
Age 90-94	\$131.09	\$74.91	\$37.45
Age 95+	\$213.08	\$121.76	\$60.88

Legal w/Identiy Theft	
Retiree + Family	Monthly
Ultimate	\$18.26
Ultimate Plus	\$22.58