



2026 Retiree Premium Rate Chart

Plan Year: January 1, 2026-December 31, 2026

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. If covering only a spouse, you must elect retiree plus family coverage.

Group Health plan	Retiree with Board Share		Retiree Without Board Share		Blue Medicare	
Coverage Level	HMO Plan	Out-of-Area PPO Plan	HMO Plan	Out-of-Area PPO Plan	Blue Medicare Elite PPO	Blue Medicare Elite PPO Plus
Retiree Buy-Up	---	---	---	---	\$430.64	\$440.64
Retiree Only	\$ 36.00	\$ 460.00	\$ 823.00	\$1,247.00		
Retiree + One Child	\$ 478.00	\$ 798.12	\$1,265.00	\$1,585.12		
Retiree + Children	\$ 588.00	\$1,149.72	\$1,375.00	\$1,936.72		
Retiree + Spouse + Children	\$1,568.00	\$2,555.76	\$2,355.00	\$3,342.76		

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				VSP Vision	
Coverage Level	DHMO	Low PPO	High PPO	Core Plan	Designer Plan
Retiree Only	\$19.49	\$29.45	\$44.08	\$5.14	\$13.04
Retiree + 1 Dependent	\$34.12	\$71.46	\$109.92	\$10.26	\$26.08
Retiree + Family	\$53.63	\$99.77	\$150.47	\$16.52	\$41.80

Legal w/Identity Theft

Retiree + Family	Monthly
Ultimate	\$18.27
Ultimate Plus	\$22.58

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