

Cigna Medical & Dental Monthly Insurance Premiums for 2020

Medical Insurance—"Active" Rates (currently 15% of full premium)

For retirees with a hire/service date prior to 7-1-1992

| Plan | Retiree Only | Ret + Spouse | Ret+Child(ren) | Ret + Family |
|-------------------|--------------|--------------|----------------|--------------|
| OAP In-Network | \$ 109.16 | \$217.26 | \$199.92 | \$318.88 |
| Open Access Plus* | \$248.09 | \$487.97 | \$449.53 | \$713.57 |

Medical Insurance—"45%" Rates (45% of full premium)

For retirees with a hire/service date from 7-1-1992 through 7-31-2008 with 25 yrs of service.

| Plan | Retiree Only | Ret + Spouse | Ret+Child(ren) | Ret + Family |
|----------------|--------------|--------------|----------------|--------------|
| OAP In-Network | \$ 327.49 | \$651.77 | \$599.76 | \$956.64 |

Medical Insurance—"50%" Rates (50% of full premium)

For retirees with a hire/service date from 7-1-1992 through 7-31-2008

| Plan | Retiree Only | Ret + Spouse | Ret+Child(ren) | Ret + Family |
|----------------|--------------|--------------|----------------|--------------|
| OAP In-Network | \$ 363.88 | \$724.19 | \$666.40 | \$1062.94 |

Medical Insurance—"75%" Rates (75% of full premium)

For retirees with a hire/service date on or after 8-1-2008

| Plan | Retiree Only | Ret + Spouse | Ret+Child(ren) | Ret + Family |
|----------------|--------------|--------------|----------------|--------------|
| OAP In-Network | \$ 545.81 | \$1086.29 | \$999.60 | \$1594.40 |

Medical Insurance—Part-time Rates for part-time employees hired before 7-1-1992 and retired after 7-1-2010, based on FTE/hours worked at time of retirement (25% of full premium)

| Plan | FTE | Retiree Only | Ret + Spouse | Ret+Child(ren) | Ret + Family |
|-------------------|-----------|--------------|--------------|----------------|--------------|
| OAP In-Network | 0.75-0.99 | \$ 181.94 | \$362.10 | \$333.20 | \$531.47 |
| Open Access Plus* | 0.75-0.99 | \$ 320.87 | \$632.81 | \$582.81 | \$926.16 |

Dental Insurance**—All Eligible Retirees pay Full Premium for Coverage

| Dental Plan | Retiree Only | Ret + Spouse | Ret+Child(ren) | Ret + Family |
|----------------------------|--------------|--------------|----------------|--------------|
| Cigna Dental Care-DHMO | \$10.03 | \$20.09 | \$25.15 | \$33.39 |
| <u>Basic</u> Dental PPO | \$30.13 | \$65.97 | \$48.18 | \$87.31 |
| <u>Enhanced</u> Dental PPO | \$43.01 | \$94.20 | \$68.81 | \$124.70 |

*There is a small group of employees in the Open Access Plus plan, however, the plan is closed to new enrollments.

** To be eligible for dental insurance as a retiree, you must have had a dental plan through the County at the time of your retirement and kept that coverage for at least one month as a retiree.