

Monthly Health Insurance Rates for County Retirees (effective January 1, 2026)

Health Insurance Rates for Retirees Under 65

1/1/2026

AETNA FULL HMO	monthly premium
Employee Only	1,850.88
Employee +1	3,701.76
Employee + Family	5,237.98

AETNA AVN HMO	monthly premium
Employee Only	1,433.76
Employee +1	2,867.44
Employee + Family	4,057.46

AETNA HDHP OAMC PPO	monthly premium
Employee Only	1,530.44
Employee +1	3,060.88
Employee + Family	4,331.18

AETNA OAMC PPO (\$300 Deductible)	monthly premium
Employee Only	2,166.48
Employee +1	4,332.94
Employee + Family	6,131.08

KAISER HMO	monthly premium
Employee Only	\$1,143.58
Employee +1	\$2,287.18
Employee + Family	\$3,236.36

KAISER HDHP	monthly premium
Employee Only	\$910.20
Employee +1	\$1,820.38
Employee + Family	\$2,575.84

Health Insurance Rates for Retirees 65 and Over

1/1/2026

United Healthcare UHC MAPPO (Medicare)	monthly premium
Single - Retiree with Medicare (United Only)	519.07
Two-Party - Both with Medicare (United Only)	1,038.14

AETNA FULL HMO and UHC MAPPO (Medicare)	monthly premium
Two-Party - Ret with Medicare (PPO), Spouse w/o (HMO)	2,369.95
Two-Party - Ret w/o Medicare (HMO), Spouse with Medicare (PPO)	2,369.95
Family - Ret with Med (PPO) + Spouse and Child without (HMO)	3,906.17
Family - Ret & Spouse with Med (PPO) & Child without Medicare (HMO)	2,889.02

AETNA AVN HMO and UHC MAPPO (Medicare)	monthly premium
Two-Party - Ret with Medicare (PPO), Spouse w/o (AVN HMO)	1,952.75
Two-Party - Ret w/o Medicare (AVN HMO), Spouse with Medicare (PPO)	1,952.83
Family - Ret with Med (PPO) + Spouse and Child without (AVN HMO)	3,142.77
Family - Ret & Spouse with (PPO) & Child without Medicare (AVN HMO)	2,471.82

AETNA OAMC PPO (\$300 Deductible) and UHC MAPPO (Medicare)	monthly premium
Two-Party - Ret with Medicare (PPO), Spouse w/o (OOA PPO)	2,685.53
Two-Party - Ret (OOA PPO) + Spouse with Medicare (PPO)	2,685.55
Family - Ret (OOA PPO) + Spouse with Medicare (PPO) + Child (OOA PPO)	4,852.01

Kaiser HMO (Senior Advantage Medicare Combo Rates)	monthly premium
Single - Subscriber with Medicare	386.06
Two-Party - Subscriber with Medicare & Spouse with Medicare	772.12

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Two-Party - Subscriber with Medicare & Dependent without Medicare	1,529.64
Two-Party - Subscriber without Medicare & Spouse with Medicare	1,529.66
Family - Subscriber with Medicare & Children without Medicare	2,478.84
Family - Subscriber with Medicare, Spouse without Medicare, & Child without Medicare	2,478.84
Family - Subscriber without Medicare, Spouse with Medicare, and Child without Medicare	2,478.86
Family - Subscriber with Medicare, Spouse with Medicare, and Children without Medicare	1,721.32
Family - Subscriber with Medicare, Spouse without Medicare, and Children without Medicare	2,478.84
Family - Subscriber without Medicare, Spouse with Medicare, and Children without Medicare	2,478.86
Family - Subscriber without Medicare, Spouse with Medicare, and Children with Medicare	1,915.72
Family - Subscriber with Medicare, Spouse with Medicare, and Children with Medicare	1,158.18

Dental Insurance Rates for Retirees

1/1/2026

Voluntary Cigna Dental DHMO	monthly premium
Single	27.63
Two-Party	46.97
Family	71.84

Voluntary Cigna Dental PPO	monthly premium
Single	41.48
Two-Party	79.86
Family	143.26

Cigna Dental DHMO	monthly premium
Management	42.98
Represented	42.98

Cigna Dental PPO	monthly premium
Management	128.52
Represented	103.72

Vision Insurance Rates for Retirees

1/1/2026

Voluntary VSP	monthly premium
Single	9.34
Two-Party	18.68
Family	30.06

VSP-Management	monthly premium
Composite Rate	16.02