

2025 Monthly Premium Rates: Non-Medicare-Eligible Retirees

Pre-65 (Non-Medicare-Eligible) Medical Premiums

	Monthly County		Monthly Retiree		Cost Share Percentage	
	Without Wellness	With Wellness	Without Wellness	With Wellness	County	Retiree
Retired 2004 and Earlier						
ANTHEM HSA PLAN						
Retiree	\$931.19	\$951.19	\$103.46	\$83.46	90%	10%
Retiree + 1	\$1,780.06	\$1,800.06	\$197.79	\$177.79	90%	10%
Family	\$2,375.00	\$2,395.00	\$263.89	\$243.89	90%	10%
ANTHEM POS PLAN						
Retiree	\$1,188.47	\$1,208.47	\$132.05	\$112.05	90%	10%
Retiree + 1	\$2,193.66	\$2,213.66	\$243.74	\$223.74	90%	10%
Family	\$2,976.43	\$2,996.43	\$330.71	\$310.71	90%	10%
ANTHEM HMO PLAN						
Retiree	\$1,043.28	\$1,063.28	\$115.92	\$95.92	90%	10%
Retiree + 1	\$1,925.60	\$1,945.60	\$213.95	\$193.95	90%	10%
Family	\$2,612.83	\$2,632.83	\$290.31	\$270.31	90%	10%
KAISER HMO PLAN						
Retiree	\$898.57	\$918.57	\$99.84	\$79.84	90%	10%
Retiree + 1	\$1,717.70	\$1,737.70	\$190.86	\$170.86	90%	10%
Family	\$2,293.87	\$2,313.87	\$254.87	\$234.87	90%	10%
Retired 2005						
ANTHEM HSA PLAN						
Retiree	\$879.45	\$899.45	\$155.20	\$135.20	85%	15%
Retiree + 1	\$1,681.17	\$1,701.17	\$296.68	\$276.68	85%	15%
Family	\$2,243.05	\$2,263.05	\$395.84	\$375.84	85%	15%
ANTHEM POS PLAN						
Retiree	\$1,122.44	\$1,142.44	\$198.08	\$178.08	85%	15%
Retiree + 1	\$2,071.79	\$2,091.79	\$365.61	\$345.61	85%	15%
Family	\$2,811.07	\$2,831.07	\$496.07	\$476.07	85%	15%
ANTHEM HMO PLAN						
Retiree	\$985.32	\$1,005.32	\$173.88	\$153.88	85%	15%
Retiree + 1	\$1,818.62	\$1,838.62	\$320.93	\$300.93	85%	15%
Family	\$2,467.67	\$2,487.67	\$435.47	\$415.47	85%	15%
KAISER HMO PLAN						
Retiree	\$848.65	\$868.65	\$149.76	\$129.76	85%	15%
Retiree + 1	\$1,622.28	\$1,642.28	\$286.28	\$266.28	85%	15%
Family	\$2,166.43	\$2,186.43	\$382.31	\$362.31	85%	15%

Monthly medical premiums will be \$20 lower if the wellness credit is earned, and \$50 higher if you must pay the tobacco surcharge.

2025 Monthly Premium Rates: Non-Medicare-Eligible Retirees

Pre-65 (Non-Medicare-Eligible) Medical Premiums	Monthly County		Monthly Retiree		Cost Share Percentage	
	Without Wellness	With Wellness	Without Wellness	With Wellness	County	Retiree
Retired 2006						
ANTHEM HSA PLAN						
Retiree	\$858.76	\$878.76	\$175.89	\$155.89	83%	17%
Retiree + 1	\$1,641.62	\$1,661.62	\$336.23	\$316.23	83%	17%
Family	\$2,190.28	\$2,210.28	\$448.61	\$428.61	83%	17%
ANTHEM POS PLAN						
Retiree	\$1,096.03	\$1,116.03	\$224.49	\$204.49	83%	17%
Retiree + 1	\$2,023.05	\$2,043.05	\$414.35	\$394.35	83%	17%
Family	\$2,744.93	\$2,764.93	\$562.21	\$542.21	83%	17%
ANTHEM HMO PLAN						
Retiree	\$962.14	\$982.14	\$197.06	\$177.06	83%	17%
Retiree + 1	\$1,775.83	\$1,795.83	\$363.72	\$343.72	83%	17%
Family	\$2,409.61	\$2,429.61	\$493.53	\$473.53	83%	17%
KAISER HMO PLAN						
Retiree	\$828.68	\$848.68	\$169.73	\$149.73	83%	17%
Retiree + 1	\$1,584.10	\$1,604.10	\$324.46	\$304.46	83%	17%
Family	\$2,115.45	\$2,135.45	\$433.29	\$413.29	83%	17%
Retired 2007–2011						
ANTHEM HSA PLAN						
Retiree	\$827.72	\$847.72	\$206.93	\$186.93	80%	20%
Retiree + 1	\$1,582.28	\$1,602.28	\$395.57	\$375.57	80%	20%
Family	\$2,111.11	\$2,131.11	\$527.78	\$507.78	80%	20%
ANTHEM POS PLAN						
Retiree	\$1,056.42	\$1,076.42	\$264.10	\$244.10	80%	20%
Retiree + 1	\$1,949.92	\$1,969.92	\$487.48	\$467.48	80%	20%
Family	\$2,645.71	\$2,665.71	\$661.43	\$641.43	80%	20%
ANTHEM HMO PLAN						
Retiree	\$927.36	\$947.36	\$231.84	\$211.84	80%	20%
Retiree + 1	\$1,711.64	\$1,731.64	\$427.91	\$407.91	80%	20%
Family	\$2,322.51	\$2,342.51	\$580.63	\$560.63	80%	20%
KAISER HMO PLAN						
Retiree	\$798.73	\$818.73	\$199.68	\$179.68	80%	20%
Retiree + 1	\$1,526.85	\$1,546.85	\$381.71	\$361.71	80%	20%
Family	\$2,038.99	\$2,058.99	\$509.75	\$489.75	80%	20%

Monthly medical premiums will be \$20 lower if the wellness credit is earned, and \$50 higher if you must pay the tobacco surcharge.

2025 Monthly Premium Rates: Non-Medicare-Eligible Retirees

Pre-65 (Non-Medicare-Eligible) Medical Premiums

	Monthly County		Monthly Retiree		Cost Share Percentage	
	Without Wellness	With Wellness	Without Wellness	With Wellness	County	Retiree
Retired 2012–2015						
ANTHEM HSA PLAN						
Retiree	\$807.03	\$827.03	\$227.62	\$207.62	78%	22%
Retiree + 1	\$1,542.72	\$1,562.72	\$435.13	\$415.13	78%	22%
Family	\$2,058.33	\$2,078.33	\$580.56	\$560.56	78%	22%
ANTHEM POS PLAN						
Retiree	\$1,030.01	\$1,050.01	\$290.51	\$270.51	78%	22%
Retiree + 1	\$1,901.18	\$1,921.18	\$536.22	\$516.22	78%	22%
Family	\$2,579.57	\$2,599.57	\$727.57	\$707.57	78%	22%
ANTHEM HMO PLAN						
Retiree	\$904.18	\$924.18	\$255.02	\$235.02	78%	22%
Retiree + 1	\$1,668.85	\$1,688.85	\$470.70	\$450.70	78%	22%
Family	\$2,264.45	\$2,284.45	\$638.69	\$618.69	78%	22%
KAISER HMO PLAN						
Retiree	\$778.76	\$798.76	\$219.65	\$199.65	78%	22%
Retiree + 1	\$1,488.68	\$1,508.68	\$419.88	\$399.88	78%	22%
Family	\$1,988.02	\$2,008.02	\$560.72	\$540.72	78%	22%
Retired 2016 and Later						
ANTHEM HSA PLAN						
Retiree	\$827.72	\$847.72	\$206.93	\$186.93	80%	20%
Retiree + 1	\$1,582.28	\$1,602.28	\$395.57	\$375.57	80%	20%
Family	\$2,111.11	\$2,131.11	\$527.78	\$507.78	80%	20%
ANTHEM POS PLAN						
Retiree	\$990.39	\$1,010.39	\$330.13	\$310.13	80%	20%
Retiree + 1	\$1,828.05	\$1,848.05	\$609.35	\$589.35	80%	20%
Family	\$2,480.36	\$2,500.36	\$826.78	\$806.78	80%	20%
ANTHEM HMO PLAN						
Retiree	\$927.36	\$947.36	\$231.84	\$211.84	80%	20%
Retiree + 1	\$1,711.64	\$1,731.64	\$427.91	\$407.91	80%	20%
Family	\$2,322.51	\$2,342.51	\$580.63	\$560.63	80%	20%
KAISER HMO PLAN						
Retiree	\$798.73	\$818.73	\$199.68	\$179.68	80%	20%
Retiree + 1	\$1,526.85	\$1,546.85	\$381.71	\$361.71	80%	20%
Family	\$2,038.99	\$2,058.99	\$509.75	\$489.75	80%	20%

Monthly medical premiums will be \$20 lower if the wellness credit is earned, and \$50 higher if you must pay the tobacco surcharge.

2025 Monthly Premium Rates: Non-Medicare-Eligible Retirees

Pre-65 (Non-Medicare-Eligible) Dental Premiums

	Monthly County	Monthly Retiree	Cost Share Percentage	
			County	Retiree
AETNA DENTAL HMO PLAN				
Retiree	\$0	\$17.65	0%	100%
Retiree + 1	\$0	\$34.43	0%	100%
Family	\$0	\$56.50	0%	100%
AETNA DENTAL PPO PLAN				
Retiree	\$0	\$36.49	0%	100%
Retiree + 1	\$0	\$74.81	0%	100%
Family	\$0	\$98.10	0%	100%

Pre-65 (Non-Medicare-Eligible) Vision Premiums

	Monthly County	Monthly Retiree	Cost Share Percentage	
			County	Retiree
SUPERIOR VISION PPO PLAN				
Retiree	\$3.77	\$2.73	58%	42%
Retiree + 1	\$7.73	\$5.60	58%	42%
Family	\$10.14	\$7.34	58%	42%

2025 Monthly Premium Rates: Medicare-Eligible Retirees

Age 65+ (Medicare-Eligible) Medical Premiums

	Monthly County	Monthly Retiree	Cost Share Percentage	
			County	Retiree
Retired 2004 and Earlier				
AETNA BASIC MEDICARE ADVANTAGE PLAN				
Retiree	\$254.02	\$28.22	90%	10%
Retiree + 1	\$508.03	\$56.45	90%	10%
Family	\$762.05	\$84.67	90%	10%
AETNA ENHANCED MEDICARE ADVANTAGE PLAN				
Retiree	\$254.02	\$91.39	Buy-up	
Retiree + 1	\$508.03	\$182.79	Buy-up	
Family	\$762.05	\$274.18	Buy-up	
KAISER SENIOR ADVANTAGE PLAN				
1 Member	\$171.86	\$19.10	90%	10%
2 Members	\$343.73	\$38.19	90%	10%
3+ Members	\$515.59	\$57.29	90%	10%
ANTHEM MEDICARE HMO PLAN				
Retiree	\$739.11	\$82.12	90%	10%
Family	\$1,396.16	\$155.13	90%	10%
ANTHEM MEDICARE INDEMNITY PLAN				
Retiree	\$502.52	\$125.63	80%	20%
Family	\$1,287.42	\$321.85	80%	20%
ANTHEM MEDICARE PPO PLUS PLAN				
Retiree	\$565.33	\$62.82	90%	10%
Family	\$1,448.34	\$160.93	90%	10%

2025 Monthly Premium Rates: Medicare-Eligible Retirees

Age 65+ (Medicare-Eligible) Medical Premiums	Monthly County	Monthly Retiree	Cost Share Percentage	
			County	Retiree
Retired 2005				
AETNA BASIC MEDICARE ADVANTAGE PLAN				
Retiree	\$239.90	\$42.34	85%	15%
Retiree + 1	\$479.81	\$84.67	85%	15%
Family	\$719.71	\$127.01	85%	15%
AETNA ENHANCED MEDICARE ADVANTAGE PLAN				
Retiree	\$239.90	\$105.51	Buy-up	
Retiree + 1	\$479.81	\$211.01	Buy-up	
Family	\$719.71	\$316.52	Buy-up	
KAISER SENIOR ADVANTAGE PLAN				
1 Member	\$162.32	\$28.64	85%	15%
2 Members	\$324.63	\$57.29	85%	15%
3+ Members	\$486.95	\$85.93	85%	15%
ANTHEM MEDICARE HMO PLAN				
Retiree	\$698.05	\$123.18	85%	15%
Family	\$1,318.60	\$232.69	85%	15%
ANTHEM MEDICARE INDEMNITY PLAN				
Retiree	\$489.96	\$138.19	78%	22%
Family	\$1,255.23	\$354.04	78%	22%
Retired 2006				
AETNA BASIC MEDICARE ADVANTAGE PLAN				
Retiree	\$234.26	\$47.98	83%	17%
Retiree + 1	\$468.52	\$95.96	83%	17%
Family	\$702.78	\$143.94	83%	17%
AETNA ENHANCED MEDICARE ADVANTAGE PLAN				
Retiree	\$234.26	\$111.15	Buy-up	
Retiree + 1	\$468.52	\$222.30	Buy-up	
Family	\$702.78	\$333.45	Buy-up	
KAISER SENIOR ADVANTAGE PLAN				
1 Member	\$158.50	\$32.46	83%	17%
2 Members	\$316.99	\$64.93	83%	17%
3+ Members	\$475.49	\$97.39	83%	17%
ANTHEM MEDICARE HMO PLAN				
Retiree	\$681.62	\$139.61	83%	17%
Family	\$1,287.57	\$263.72	83%	17%
ANTHEM MEDICARE INDEMNITY PLAN				
Retiree	\$483.67	\$144.48	77%	23%
Family	\$1,239.14	\$370.13	77%	23%

2025 Monthly Premium Rates: Medicare-Eligible Retirees

Age 65+ (Medicare-Eligible) Medical Premiums	Monthly County	Monthly Retiree	Cost Share Percentage	
			County	Retiree
Retired 2007–2011				
AETNA BASIC MEDICARE ADVANTAGE PLAN				
Retiree	\$225.79	\$56.45	80%	20%
Retiree + 1	\$451.58	\$112.90	80%	20%
Family	\$677.38	\$169.34	80%	20%
AETNA ENHANCED MEDICARE ADVANTAGE PLAN				
Retiree	\$225.79	\$119.62	Buy-up	
Retiree + 1	\$451.58	\$239.24	Buy-up	
Family	\$677.38	\$358.85	Buy-up	
KAISER SENIOR ADVANTAGE PLAN				
1 Member	\$152.77	\$38.19	80%	20%
2 Members	\$305.54	\$76.38	80%	20%
3+ Members	\$458.30	\$114.58	80%	20%
ANTHEM MEDICARE HMO PLAN				
Retiree	\$656.99	\$164.24	80%	20%
Family	\$1,241.03	\$310.26	80%	20%
ANTHEM MEDICARE INDEMNITY PLAN				
Retiree	\$471.11	\$157.04	75%	25%
Family	\$1,206.95	\$402.32	75%	25%
Retired 2012–2015				
AETNA BASIC MEDICARE ADVANTAGE PLAN				
Retiree	\$220.15	\$62.09	78%	22%
Retiree + 1	\$440.29	\$124.19	78%	22%
Family	\$660.44	\$186.28	78%	22%
AETNA ENHANCED MEDICARE ADVANTAGE PLAN				
Retiree	\$220.15	\$125.26	Buy-up	
Retiree + 1	\$440.29	\$250.53	Buy-up	
Family	\$660.44	\$375.79	Buy-up	
KAISER SENIOR ADVANTAGE PLAN				
1 Member	\$148.95	\$42.01	78%	22%
2 Members	\$297.90	\$84.02	78%	22%
3+ Members	\$446.85	\$126.03	78%	22%
ANTHEM MEDICARE HMO PLAN				
Retiree	\$640.56	\$180.67	78%	22%
Family	\$1,210.01	\$341.28	78%	22%
ANTHEM MEDICARE INDEMNITY PLAN				
Retiree	\$458.55	\$169.60	73%	27%
Family	\$1,174.77	\$434.50	73%	27%

2025 Monthly Premium Rates: Medicare-Eligible Retirees

Age 65+ (Medicare-Eligible) Medical Premiums

	Monthly County	Monthly Retiree	Cost Share Percentage	
			County	Retiree
Retired 2016 and Later				
AETNA BASIC MEDICARE ADVANTAGE PLAN				
Retiree	\$225.79	\$56.45	80%	20%
Retiree + 1	\$451.58	\$112.90	80%	20%
Family	\$677.38	\$169.34	80%	20%
AETNA ENHANCED MEDICARE ADVANTAGE PLAN				
Retiree	\$225.79	\$119.62	Buy-up	
Retiree + 1	\$451.58	\$239.24	Buy-up	
Family	\$677.38	\$358.85	Buy-up	
KAISER SENIOR ADVANTAGE PLAN				
1 Member	\$152.77	\$38.19	80%	20%
2 Members	\$305.54	\$76.38	80%	20%
3+ Members	\$458.30	\$114.58	80%	20%
ANTHEM MEDICARE HMO PLAN				
Retiree	\$656.99	\$164.24	80%	20%
Family	\$1,241.03	\$310.26	80%	20%
ANTHEM MEDICARE INDEMNITY PLAN				
Retiree	\$471.11	\$157.04	75%	25%
Family	\$1,206.95	\$402.32	75%	25%

2025 Monthly Premium Rates: Medicare-Eligible Retirees

Age 65+ (Medicare-Eligible) Dental Premiums	Monthly County	Monthly Retiree	Cost Share Percentage	
			County	Retiree
AETNA DENTAL HMO PLAN				
Retiree	\$0	\$17.65	0%	100%
Family	\$0	\$41.01	0%	100%
AETNA DENTAL PPO PLAN				
Retiree	\$0	\$36.49	0%	100%
Family	\$0	\$83.06	0%	100%

Age 65+ (Medicare-Eligible) Vision Premiums	Monthly County	Monthly Retiree	Cost Share Percentage	
			County	Retiree
SUPERIOR VISION PPO PLAN				
Retiree	\$3.77	\$2.73	58%	42%
Family	\$8.58	\$6.22	58%	42%