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| --- | --- | --- | --- | --- | --- | --- |
| **2026 CCBC Retiree Monthly Insurance Rates** | | | | | | |
| **Retired and Hired On or After July 1, 2014** | | | | | | |
| **DENTAL PLANS** | | | |  | **VISION** | |
|  | **CareFirst Traditional Dental** | **CareFirst Preferred Dental** | **CIGNA  Dental HMO** |  |  | **NVA** |
| Individual | $28.24 | $33.49 | $19.79 |  | Individual | $ 2.99 |
| Parent & Child | $59.20 | $70.18 |  |  | Parent & Child | $ 4.46 |
| Parent & Child(ren) |  |  | $35.66 |  | 2 Adults | $ 5.99 |
| 2 Adults | $59.20 | $70.18 | $39.50 |  | Family | $ 7.76 |
| Family | $97.96 | $110.76 | $59.54 |  |  |  |
|  |  |  |  |  |  |  |
| **COMBINED MEDICARE MEDICAL & PRESCRIPTION PACKAGES** | | | | | | |
|  |  |  | **KAISER  Medicare Advantage  With Rx** |  |  |  |
| **Length of Employment with CCBC** | **CCBC  Premium  Subsidy** |  | **Retiree  Monthly  Premium** |  |  |  |
| Less Than 10 Years | $0 |  | $298.90 |  |  |  |
| 10 Years | $55.78 |  | $243.12 |  |  |  |
| 11 Years | $62.75 |  | $236.15 |  |  |  |
| 12 Years | $69.73 |  | $229.17 |  |  |  |
| 13 Years | $76.70 |  | $222.20 |  |  |  |
| 14 Years | $83.67 |  | $215.23 |  |  |  |
| 15 Years | $90.65 |  | $208.25 |  |  |  |
| 16 Years | $97.62 |  | $201.28 |  |  |  |
| 17 Years | $104.59 |  | $194.31 |  |  |  |
| 18 Years | $111.56 |  | $187.34 |  |  |  |
| 19 Years | $118.54 |  | $180.36 |  |  |  |
| 20 Years | $125.51 |  | $173.39 |  |  |  |
| 21 Years | $132.48 |  | $166.42 |  |  |  |
| 22 Years | $139.46 |  | $159.44 |  |  |  |
| 23 Years | $146.43 |  | $152.47 |  |  |  |
| 24 Years | $153.40 |  | $145.50 |  |  |  |
| 25 Years | $160.37 |  | $138.53 |  |  |  |
| 26 Years | $167.35 |  | $131.55 |  |  |  |
| 27 Years | $174.32 |  | $124.58 |  |  |  |
| 28 Years | $181.29 |  | $117.61 |  |  |  |
| 29 Years | $188.26 |  | $110.64 |  |  |  |
| 30+ Years | $195.24 |  | $103.66 |  |  |  |
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| **2026 CCBC Retiree Monthly Insurance Rates** | | | | | | | | |
| **Retired and Hired On or After July 1, 2014** | | | | | | | | |
| **"MIX & MATCH" MEDICARE MEDICAL & PRESCRIPTION OPTIONS** | | | | | | | | |
|  | **CCBC  Premium  Subsidy** | | **CIGNA SURROUND PRIMARY** | **CIGNA SURROUND BASIC** | **HEALTHSPRING HIGH RX (Formerly CIGNA)** | **HEALTHSPRING MID RX (Formerly CIGNA)** | **HEALTHSPRING LOW RX (Formerly CIGNA)** | **AETNA MEDICARE ADVANTAGE** |
| **Length of Employment with CCBC** | **Medical Only** | **RX Only** | **Retiree  Monthly  Premium** | **Retiree Monthly Premium** | **Retiree  Monthly  Premium** | **Retiree Monthly Premium** | **Retiree Monthly Premium** | **Retiree Monthly Premium** |
| Less Than 10 Years | $0 | $0 | $302.50 | $165.19 | $257.14 | $165.20 | $129.15 | $168.03 |
| 10 Years | $33.60 | $22.18 | $268.90 | $131.59 | $234.96 | $143.02 | $106.97 | $134.43 |
| 11 Years | $37.80 | $24.95 | $264.70 | $127.39 | $232.19 | $140.25 | $104.20 | $130.23 |
| 12 Years | $42.01 | $27.72 | $260.49 | $123.18 | $229.42 | $137.48 | $101.43 | $126.02 |
| 13 Years | $46.21 | $30.49 | $256.29 | $118.98 | $226.65 | $134.71 | $98.66 | $121.82 |
| 14 Years | $50.41 | $33.26 | $252.09 | $114.78 | $223.88 | $131.94 | $95.89 | $117.62 |
| 15 Years | $54.61 | $36.04 | $247.89 | $110.58 | $221.10 | $129.16 | $93.11 | $113.42 |
| 16 Years | $58.81 | $38.81 | $243.69 | $106.38 | $218.33 | $126.39 | $90.34 | $109.22 |
| 17 Years | $63.01 | $41.58 | $239.49 | $102.18 | $215.56 | $123.62 | $87.57 | $105.02 |
| 18 Years | $67.21 | $44.35 | $235.29 | $97.98 | $212.79 | $120.85 | $84.80 | $100.82 |
| 19 Years | $71.41 | $47.13 | $231.09 | $93.78 | $210.01 | $118.07 | $82.02 | $96.62 |
| 20 Years | $75.61 | $49.90 | $226.89 | $89.58 | $207.24 | $115.30 | $79.25 | $92.42 |
| 21 Years | $79.81 | $52.67 | $222.69 | $85.38 | $204.47 | $112.53 | $76.48 | $88.22 |
| 22 Years | $84.02 | $55.44 | $218.48 | $81.17 | $201.70 | $109.76 | $73.71 | $84.01 |
| 23 Years | $88.22 | $58.21 | $214.28 | $76.97 | $198.93 | $106.99 | $70.94 | $79.81 |
| 24 Years | $92.42 | $60.98 | $210.08 | $72.77 | $196.16 | $104.22 | $68.17 | $75.61 |
| 25 Years | $96.62 | $63.75 | $205.88 | $68.57 | $193.39 | $101.45 | $65.40 | $71.41 |
| 26 Years | $100.82 | $66.53 | $201.68 | $64.37 | $190.61 | $98.67 | $62.62 | $67.21 |
| 27 Years | $105.02 | $69.30 | $197.48 | $60.17 | $187.84 | $95.90 | $59.85 | $63.01 |
| 28 Years | $109.22 | $72.07 | $193.28 | $55.97 | $185.07 | $93.13 | $57.08 | $58.81 |
| 29 Years | $113.42 | $74.84 | $189.08 | $51.77 | $182.30 | $90.36 | $54.31 | $54.61 |
| 30+ Years | $117.62 | $77.62 | $184.88 | $47.57 | $179.52 | $87.58 | $51.53 | $50.41 |