

**2025 CCBC Retiree Monthly Insurance Rates  
Hired Before July 1, 2014 and Retired After July 1, 2012**

**DENTAL PLANS**

	CareFirst Traditional Dental	CareFirst Preferred Dental	CIGNA Dental HMO
Individual	\$27.52	\$32.63	\$19.79
Parent & Child	\$57.69	\$68.39	
Parent & Child(ren)			\$35.66
2 Adults	\$57.69	\$68.39	\$39.50
Family	\$95.46	\$107.93	\$59.54

**VISION**

	NVA
Individual	\$ 2.99
Parent & Child	\$ 4.46
2 Adults	\$ 5.99
Family	\$ 7.76

**COMBINED MEDICARE MEDICAL & PRESCRIPTION PACKAGES**

Length of Employment with CCBC	CCBC Premium Subsidy	KAISER Medicare Advantage With Rx  Retiree Monthly Premium
Less Than 10 Years	0%	\$282.23
10 Years	25.0%	\$211.67
11 Years	27.5%	\$204.62
12 Years	30.0%	\$197.56
13 Years	32.5%	\$190.51
14 Years	35.0%	\$183.45
15 Years	37.5%	\$176.39
16 Years	40.0%	\$169.34
17 Years	42.5%	\$162.28
18 Years	45.0%	\$155.23
19 Years	47.5%	\$148.17
20 Years	50.0%	\$141.12
21 Years	52.5%	\$134.06
22 Years	55.0%	\$127.00
23 Years	57.5%	\$119.95
24 Years	60.0%	\$112.89
25 Years	62.5%	\$105.84
26 Years	65.0%	\$98.78
27 Years	67.5%	\$91.72
28 Years	70.0%	\$84.67
29 Years	72.5%	\$77.61
30+ Years	75.0%	\$70.56

**2025 CCBC Retiree Monthly Insurance Rates**  
**Hired Before July 1, 2014 and Retired After July 1, 2012**

**"MIX & MATCH" MEDICARE MEDICAL & PRESCRIPTION OPTIONS**

		<b>CIGNA SURROUND</b>	<b>CIGNA SURROUND BASIC</b>	<b>CIGNA HIGH RX</b>	<b>CIGNA MID RX</b>	<b>CIGNA LOW RX</b>	<b>AETNA MEDICARE ADVANTAGE</b>
<b>Length of Employment with CCBC</b>	<b>CCBC Premium Subsidy</b>	<b>Retiree Monthly Premium</b>	<b>Retiree Monthly Premium</b>	<b>Retiree Monthly Premium</b>	<b>Retiree Monthly Premium</b>	<b>Retiree Monthly Premium</b>	<b>Retiree Monthly Premium</b>
Less Than 10 Years	0.0%	\$253.95	\$139.25	\$226.61	\$174.16	\$138.11	\$133.64
10 Years	25.0%	\$190.46	\$104.44	\$169.96	\$130.62	\$103.58	\$100.23
11 Years	27.5%	\$184.11	\$100.96	\$164.29	\$126.27	\$100.13	\$96.89
12 Years	30.0%	\$177.77	\$97.48	\$158.63	\$121.91	\$96.68	\$93.55
13 Years	32.5%	\$171.42	\$93.99	\$152.96	\$117.56	\$93.22	\$90.21
14 Years	35.0%	\$165.07	\$90.51	\$147.30	\$113.20	\$89.77	\$86.87
15 Years	37.5%	\$158.72	\$87.03	\$141.63	\$108.85	\$86.32	\$83.53
16 Years	40.0%	\$152.37	\$83.55	\$135.97	\$104.50	\$82.87	\$80.18
17 Years	42.5%	\$146.02	\$80.07	\$130.30	\$100.14	\$79.41	\$76.84
18 Years	45.0%	\$139.67	\$76.59	\$124.64	\$95.79	\$75.96	\$73.50
19 Years	47.5%	\$133.32	\$73.11	\$118.97	\$91.43	\$72.51	\$70.16
20 Years	50.0%	\$126.98	\$69.63	\$113.31	\$87.08	\$69.06	\$66.82
21 Years	52.5%	\$120.63	\$66.14	\$107.64	\$82.73	\$65.60	\$63.48
22 Years	55.0%	\$114.28	\$62.66	\$101.97	\$78.37	\$62.15	\$60.14
23 Years	57.5%	\$107.93	\$59.18	\$96.31	\$74.02	\$58.70	\$56.80
24 Years	60.0%	\$101.58	\$55.70	\$90.64	\$69.66	\$55.24	\$53.46
25 Years	62.5%	\$95.23	\$52.22	\$84.98	\$65.31	\$51.79	\$50.12
26 Years	65.0%	\$88.88	\$48.74	\$79.31	\$60.96	\$48.34	\$46.77
27 Years	67.5%	\$82.53	\$45.26	\$73.65	\$56.60	\$44.89	\$43.43
28 Years	70.0%	\$76.19	\$41.78	\$67.98	\$52.25	\$41.43	\$40.09
29 Years	72.5%	\$69.84	\$38.29	\$62.32	\$47.89	\$37.98	\$36.75
30+ Years	75.0%	\$63.49	\$34.81	\$56.65	\$43.54	\$34.53	\$33.41