



**Martin County School District**  
**Monthly Retiree Insurance Plan Premiums**  
**Medicare Advantage/Supplement Plan G Rates Effective: Jan 01, 2025 - Dec 31, 2025**  
**Dental, Vision, and Life Rates Effective: July 01, 2025 - June 30, 2026**  
**Over Age 65 / Medicare Eligible Rates for those who Retire On or After July 1, 2025**

CIGNA PLAN G * (FLORIDA MEMBERS: ZIP CODES: 330-334)			CIGNA PLAN G * (All Zip Codes Except: 330-334)		
Medicare Supplement (Medical Only)			Medicare Supplement (Medical Only)		
Retiree/Spouse Issue Age	Location	Rate:	Retiree/Spouse Issue Age	Location	Rate:
<65	<b>FLORIDA MEMBERS:</b> Zip Codes: 330-334	\$632.68	<65	<b>FLORIDA MEMBERS:</b> All Zip Codes <b>Except:</b> 330-334	\$492.22
65-69		\$278.71	65-69		\$216.84
70-74		\$329.40	70-74		\$256.27
75-79		\$373.85	75-79		\$290.86
80+		\$422.35	80+		\$328.58

Medicare - BlueCross BlueShield of Florida *			CIGNA PLAN G * (NON-FLORIDA MEMBERS)		
	Employed	Medicare Advantage*	Retiree/Spouse	Location	Rate:
<b>Retiree Rate</b>	Retiree 0 - 30 years	\$337.64	Retiree (>65)	<b>NON-FLORIDA MEMBERS</b>	\$216.50
<b>Family/Spouse</b>	Spouse >65	\$337.64	Retiree + Spouse (>65)		\$433.01

DENTAL - Florida Combined Life / Florida Blue			
	Prepaid	Low Option PPO	High Option PPO
Retiree	\$19.18	\$33.57	\$52.45
Spouse	\$18.45	\$23.03	\$36.66
Child(ren)	\$26.93	\$55.78	\$56.75
Family	\$49.07	\$69.08	\$109.17
VISION - MetLife SuperiorVision			
Retiree	\$5.59		
Spouse	\$5.48		
Child(ren)	\$5.26		
Family	\$10.91		
CORE LIFE INSURANCE - The Hartford			
	Former Teacher & Non-Instructional	Former Administrator	
Retiree			
Age 64 or younger	\$49.00	\$105.00	
65 - 69	\$31.85	\$68.25	
70+	\$24.50	\$52.50	
SUPPLEMENTAL LIFE INSURANCE - \$5,000 - The Hartford			
Retiree	\$8.75		

\* Rates do not reflect any FRS Health Insurance Subsidy (HIS) paid directly to retiree.

\*\* Supplement Plan does not include Rx Plan (Medical Only)

**Note:** FRS Health Insurance Subsidy, (HIS) listed as "State Subsidy" - Eligible Retirees will receive \$7.50 per month for each year of creditable service used to calculate the retirement benefit. Years of employment in the Deferred Retirement Option Program (DROP) do not count towards your total years of service for the HIS calculation. This subsidy is contingent upon continued approval by the Florida Legislature. The amount due to MCSD for health insurance is the greater of the premium due or the State Subsidy.