



Martin County School District
Monthly Retiree Insurance Plan Premiums
Medicare Advantage/Supplement Plan F 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 Prior to July 1, 2025

Medicare - BlueCross BlueShield of Florida			CIGNA PLAN F		
	Years	Medicare Advantage*	Medicare Supplement (Medical Only)**		
Retiree Rate	Retiree 0 - 14 years	\$337.64	Retiree/Spouse Issue Age	Location	Rate:
Retiree Rate	Retiree 15 years	\$262.64	<65	FLORIDA MEMBERS: Zip Codes: 330-334	\$703.41
Retiree Rate	Retiree 16 years	\$257.64	65-69		\$309.88
Retiree Rate	Retiree 17 years	\$252.64	70-74		\$362.29
Retiree Rate	Retiree 18 years	\$247.64	75-79		\$407.46
Retiree Rate	Retiree 19 years	\$242.64	80+		\$456.06
Retiree Rate	Retiree 20 years	\$237.64	Retiree/Spouse Issue Age	Location	Rate:
Retiree Rate	Retiree 21 years	\$232.64	<65	FLORIDA MEMBERS: All Zip Codes Except: 330-334	\$547.26
Retiree Rate	Retiree 22 years	\$227.64	65-69		\$241.09
Retiree Rate	Retiree 23 years	\$222.64	70-74		\$281.86
Retiree Rate	Retiree 24 years	\$217.64	75-79		\$317.00
Retiree Rate	Retiree 25 years	\$212.64	80+		\$354.81
Retiree Rate	Retiree 26 years	\$207.64	Retiree/Spouse	Location	Rate:
Retiree Rate	Retiree 27 years	\$202.64	Retiree (>65)	NON-FLORIDA MEMBERS	\$265.47
Retiree Rate	Retiree 28 years	\$197.64	Retiree + Spouse (>65)		\$530.93
Retiree Rate	Retiree 29 years	\$192.64			
Retiree Rate	Retiree 30 years	\$187.64			
Family/Spouse	Spouse >65	\$337.64			

*Rates do not reflect any FRS Health Insurance Subsidy (HIS) paid directly to retiree. Rates DO include District Subsidy.
 ** Supplement Plan does not include Rx plan (Medical Only). Rates do not reflect any FRS Health Insurance Subsidy or District Subsidy. Please refer to the MCSD Subsidy schedule below.

DENTAL - Florida Combined Life / Florida Blue				Monthly Medical MCSD Subsidy:	
	Prepaid	Low Option PPO	High Option PPO		
Retiree	\$19.18	\$33.57	\$52.45	Retiree 0 - 14 years	\$0.00
Spouse	\$18.45	\$23.03	\$36.66	Retiree 15 years	\$75.00
Child(ren)	\$26.93	\$55.78	\$56.75	Retiree 16 years	\$80.00
Family	\$49.07	\$69.08	\$109.17	Retiree 17 years	\$85.00
VISION - SUPERIOR VISION				Retiree 18 years	\$90.00
Retiree	\$5.59			Retiree 19 years	\$95.00
Spouse	\$5.48			Retiree 20 years	\$100.00
Child(ren)	\$5.26			Retiree 21 years	\$105.00
Family	\$10.91			Retiree 22 years	\$110.00
CORE LIFE INSURANCE - The Hartford				Retiree 23 years	\$115.00
	Former Teacher & Non-Instructional	Former Administrator		Retiree 24 years	\$120.00
Retiree				Retiree 25 years	\$125.00
Age 64 or younger	\$49.00	\$105.00		Retiree 26 years	\$130.00
65 - 69	\$31.85	\$68.25		Retiree 27 years	\$135.00
70+	\$24.50	\$52.50		Retiree 28 years	\$140.00
SUPPLEMENTAL LIFE INSURANCE - \$5,000 - The Hartford				Retiree 29 years	\$145.00
Retiree	\$8.75			Retiree 30 years	\$150.00