



Martin County School District
Monthly Retiree Insurance Plan Premiums
Rates Effective: July 01, 2025 - June 30, 2026

Over Age 65/ HMO, PPO, HDHP Medicare Eligible Rates for those who Retire On or After July 1, 2025

MEDICAL - CIGNA				
	Years			
	Employed	OAPIN (HMO) Plan*	OAP (PPO) Plan*	HDHP with HSA Plan*
Retiree Rate	Retiree 0 - 30 years	\$754.68	\$927.42	\$541.66
Spouse	Spouse >65	\$606.94	\$754.26	\$454.76
Child(ren)		\$509.56	\$633.24	\$383.02
Family		\$1,116.50	\$1,387.50	\$827.96
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 - SUPERIOR VISION				
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.

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.