



**Martin County School District  
Monthly Retiree Insurance Plan Premiums  
Rates Effective: July 01, 2025 - June 30, 20**

**Over Age 65 / HMO, PPO, HDHP Medicare Eligible Rates for those who Retire Prior to July 1, 2025**

<b>Medical - CIGNA</b>				
	<b>Years</b>	<b>OAPIN (HMO) Plan*</b>	<b>OAP (PPO) Plan*</b>	<b>HDHP with HSA Plan*</b>
Retiree Rate	Retiree 0 - 14 years	\$754.68	\$927.42	\$541.66
Retiree Rate	Retiree 15 years	\$679.68	\$852.42	\$466.66
Retiree Rate	Retiree 16 years	\$674.68	\$847.42	\$461.66
Retiree Rate	Retiree 17 years	\$669.68	\$842.42	\$456.66
Retiree Rate	Retiree 18 years	\$664.68	\$837.42	\$451.66
Retiree Rate	Retiree 19 years	\$659.68	\$832.42	\$446.66
Retiree Rate	Retiree 20 years	\$654.68	\$827.42	\$441.66
Retiree Rate	Retiree 21 years	\$649.68	\$822.42	\$436.66
Retiree Rate	Retiree 22 years	\$644.68	\$817.42	\$431.66
Retiree Rate	Retiree 23 years	\$639.68	\$812.42	\$426.66
Retiree Rate	Retiree 24 years	\$634.68	\$807.42	\$421.66
Retiree Rate	Retiree 25 years	\$629.68	\$802.42	\$416.66
Retiree Rate	Retiree 26 years	\$624.68	\$797.42	\$411.66
Retiree Rate	Retiree 27 years	\$619.68	\$792.42	\$406.66
Retiree Rate	Retiree 28 years	\$614.68	\$787.42	\$401.66
Retiree Rate	Retiree 29 years	\$609.68	\$782.42	\$396.66
Retiree Rate	Retiree 30 years	\$604.68	\$777.42	\$391.66
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
<b>DENTAL - Florida Combined Life / Florida Blue</b>				
	<i>Prepaid</i>	<i>Low Option PPO</i>	<i>High Option PPO</i>	
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	
<b>VISION - SUPERIOR VISION</b>				
Retiree	\$5.59			
Spouse	\$5.48			
Child(ren)	\$5.26			
Family	\$10.91			
<b>CORE LIFE INSURANCE - The Hartford</b>				
	<i>Former Teacher &amp; Non-Instructional</i>	<i>Former Administrator</i>		
Retiree				
Age 64 or younger	\$49.00	\$105.00		
65 - 69	\$31.85	\$68.25		
70+	\$24.50	\$52.50		
<b>SUPPLEMENTAL LIFE INSURANCE - \$5,000 - The Hartford</b>				
Retiree	\$8.75			

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

Note: FRS Health Insurance Subsidy, (HIS) - 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.