



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 Prior to July 1, 2025

Medicare - BlueCross BlueShield of Florida			CIGNA PLAN G		
	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	\$632.68
Retiree Rate	Retiree 16 years	\$257.64	65-69		\$278.71
Retiree Rate	Retiree 17 years	\$252.64	70-74		\$329.40
Retiree Rate	Retiree 18 years	\$247.64	75-79		\$373.85
Retiree Rate	Retiree 19 years	\$242.64	80+		\$422.35
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	\$492.22
Retiree Rate	Retiree 22 years	\$227.64	65-69		\$216.84
Retiree Rate	Retiree 23 years	\$222.64	70-74		\$256.27
Retiree Rate	Retiree 24 years	\$217.64	75-79		\$290.86
Retiree Rate	Retiree 25 years	\$212.64	80+		\$328.58
Retiree Rate	Retiree 26 years	\$207.64	Retiree/Spouse	Location	Rate:
Retiree Rate	Retiree 27 years	\$202.64	Retiree (>65)	NON-FLORIDA MEMBERS	\$216.50
Retiree Rate	Retiree 28 years	\$197.64	Retiree + Spouse (>65)		\$433.01
Retiree Rate	Retiree 29 years	\$192.64	<i>*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.</i>		
Retiree Rate	Retiree 30 years	\$187.64			
Family/Spouse	Spouse >65	\$337.64			
DENTAL - Florida Combined Life / Florida Blue				Retiree 0 - 14 years	Monthly Medical MCSD Subsidy:
				Retiree 15 years	\$0.00
	<i>Prepaid</i>	<i>Low Option PPO</i>	<i>High Option PPO</i>	Retiree 16 years	\$75.00
Retiree	\$19.18	\$33.57	\$52.45	Retiree 17 years	\$80.00
Spouse	\$18.45	\$23.03	\$36.66	Retiree 18 years	\$85.00
Child(ren)	\$26.93	\$55.78	\$56.75	Retiree 19 years	\$90.00
Family	\$49.07	\$69.08	\$109.17	Retiree 20 years	\$95.00
VISION - SUPERIOR VISION				Retiree 21 years	\$100.00
Retiree	\$5.59			Retiree 22 years	\$105.00
Spouse	\$5.48			Retiree 23 years	\$110.00
Child(ren)	\$5.26			Retiree 24 years	\$115.00
Family	\$10.91			Retiree 25 years	\$120.00
CORE LIFE INSURANCE - The Hartford				Retiree 26 years	\$125.00
	<i>Former Teacher &</i>	<i>Former</i>		Retiree 27 years	\$130.00
Retiree	<i>Non-Instructional</i>	<i>Administrator</i>		Retiree 28 years	\$135.00
Age 64 or younger	\$49.00	\$105.00		Retiree 29 years	\$140.00
65 - 69	\$31.85	\$68.25		Retiree 30 years	\$145.00
70+	\$24.50	\$52.50			\$150.00
SUPPLEMENTAL LIFE INSURANCE - \$5,000 - The Hartford					
Retiree	\$8.75				