

## Monthly Retiree Health Insurance Rates January 1 through December 31, 2023



Retiree Under 65 (non Medicare eligible): Kaiser Permanente HMO

	2023 Monthly Retiree Rate	2023 Monthly Dependent Rate	2023 TOTAL Monthly Retiree and Dependent Rate	2023 Monthly APS Contribution	2023 Total Monthly Rate**	2022 TOTAL Monthly Retiree and Dependent Rate
<b>Retiree under 65</b>						
<b>Retiree enrolled with Kaiser HMO</b>						
20+ Years	\$158.90	n/a	\$158.90	\$563.36	\$722.25	\$144.66
15 - 19 Years	\$361.12	n/a	\$361.12	\$361.13	\$722.25	\$328.76
10 - 14 Years	\$505.57	n/a	\$505.57	\$216.68	\$722.25	\$460.26
5 - 9 Years	\$252.26	n/a	\$650.02	\$72.23	\$722.25	\$591.77
<b>Retiree under 65, Spouse under 65</b>						
<b>Retiree &amp; Spouse enrolled with Kaiser HMO</b>						
20+ Years	\$525.62	n/a	\$525.62	\$954.99	\$1,480.61	\$478.49
15 - 19 Years	\$814.34	n/a	\$814.34	\$666.27	\$1,480.61	\$741.33
10 - 14 Years	\$1,110.46	n/a	\$1,110.46	\$370.15	\$1,480.61	\$1,010.90
5 - 9 Years	\$1,332.55	n/a	\$1,332.55	\$148.06	\$1,480.61	\$1,213.08
<b>Retiree under 65, and Child(ren)</b>						
<b>Retiree and Child(ren) enrolled with Kaiser HMO</b>						
20+ Years	\$474.34	n/a	\$474.34	\$861.82	\$1,336.16	\$420.09
15 - 19 Years	\$734.89	n/a	\$734.89	\$601.27	\$1,336.16	\$650.85
10 - 14 Years	\$1,002.12	n/a	\$1,002.12	\$334.04	\$1,336.16	\$887.52
5 - 9 Years	\$1,202.54	n/a	\$1,202.54	\$133.62	\$1,336.16	\$1,065.02
<b>Retiree under 65, Spouse under 65, and Child(ren)</b>						
<b>Retiree, Spouse, and Child(ren) enrolled with Kaiser HMO</b>						
20+ Years	\$860.20	n/a	\$860.20	\$1,306.54	\$2,166.74	\$761.83
15 - 19 Years	\$1,300.04	n/a	\$1,300.04	\$866.70	\$2,166.74	\$1,151.38
10 - 14 Years	\$1,733.39	n/a	\$1,733.39	\$433.35	\$2,166.74	\$1,535.18
5 - 9 Years	\$1,950.06	n/a	\$1,950.06	\$216.67	\$2,166.74	\$1,727.06
<b>Retiree under 65, Spouse 65+</b>						
<b>Retiree enrolled with Kaiser HMO, Spouse enrolled with Kaiser Medicare Advantage</b>						
20+ Years	\$158.90	\$140.34	\$299.05	\$703.51	\$1,002.54	\$289.37
15 - 19 Years	\$361.13	\$168.40	\$529.30	\$473.24	\$1,002.54	\$498.17
10 - 14 Years	\$505.57	\$224.54	\$729.80	\$272.74	\$1,002.54	\$685.57
5 - 9 Years	\$650.02	\$252.60	\$902.28	\$100.26	\$1,002.54	\$843.23
<b>Retiree under 65, and Child(ren), Spouse 65+</b>						
<b>Retiree and Child(ren) enrolled with Kaiser HMO, Spouse enrolled with Kaiser Medicare Advantage</b>						
20+ Years	\$525.62	\$140.34	\$665.77	\$1,095.14	\$1,760.90	\$584.32
15 - 19 Years	\$814.34	\$168.40	\$982.51	\$778.39	\$1,760.90	\$837.40
10 - 14 Years	\$1,110.46	\$224.54	\$1,334.69	\$426.21	\$1,760.90	\$1,136.82
5 - 9 Years	\$1,332.55	\$252.60	\$1,584.81	\$176.09	\$1,760.90	\$1,347.33

\*\*If a covered retiree dies, the surviving spouse and/or dependent children may continue coverage by paying the full cost of the premium by personal check. If the surviving spouse also is a retiree of Arlington Public Schools, he or she may elect to continue coverage with the School Board's contribution computed based on the surviving spouse's service.

## Monthly Retiree Health Insurance Rates January 1 through December 31, 2023



**Retiree 65+ (and Medicare eligible): Kaiser Permanente Medicare Advantage**  
**Spouse and/or Dependent Children: Kaiser Permanente HMO**

	2023 Monthly Retiree Rate	2023 Monthly Dependent Rate	2023 TOTAL Monthly Retiree and Dependent Rate	2023 Monthly APS Contribution	2023 Total Monthly Rate **	2022 TOTAL Monthly Retiree and Dependent Rate
<b>Retiree 65+</b>						
<i>Retiree enrolled with Kaiser Medicare Advantage</i>						
20+ Years	\$61.66	n/a	\$61.66	\$218.63	\$280.29	\$61.75
15 - 19 Years	\$140.15	n/a	\$140.15	\$140.15	\$280.29	\$140.34
10 - 14 Years	\$196.20	n/a	\$196.20	\$84.09	\$280.29	\$196.47
5 - 9 Years	\$252.60	n/a	\$252.60	\$28.03	\$280.29	\$252.60
<b>Retiree 65+ and Spouse under 65</b>						
<i>Retiree enrolled with Kaiser Medicare Advantage, Spouse enrolled with Kaiser HMO</i>						
20+ Years	\$61.66	\$361.13	\$422.79	\$579.75	\$1,002.54	\$390.52
15 - 19 Years	\$140.15	\$433.35	\$573.50	\$429.05	\$1,002.54	\$534.86
10 - 14 Years	\$196.20	\$577.80	\$774.00	\$228.54	\$1,002.54	\$722.49
5 - 9 Years	\$252.26	\$650.03	\$902.29	\$100.26	\$1,002.54	\$844.38
<b>Retiree 65+ and 1 Child</b>						
<i>Retiree enrolled with Kaiser Medicare Advantage, Child enrolled with Kaiser HMO</i>						
20+ Years	\$61.66	\$361.13	\$422.79	\$579.75	\$1,002.54	\$390.52
15 - 19 Years	\$140.15	\$433.35	\$573.50	\$429.05	\$1,002.54	\$534.86
10 - 14 Years	\$196.20	\$577.80	\$774.00	\$228.54	\$1,002.54	\$722.49
5 - 9 Years	\$252.26	\$650.03	\$902.29	\$100.26	\$1,002.54	\$844.38
<b>Retiree 65+ and 2 or more Children</b>						
<i>Retiree enrolled with Kaiser Medicare Advantage, Children enrolled with Kaiser HMO</i>						
20+ Years	\$61.66	\$668.08	\$729.74	\$886.71	\$1,616.45	\$669.94
15 - 19 Years	\$140.15	\$801.70	\$941.85	\$674.61	\$1,616.45	\$870.16
10 - 14 Years	\$196.20	\$1,068.93	\$1,265.13	\$351.32	\$1,616.45	\$1,169.57
5 - 9 Years	\$252.26	\$1,202.54	\$1,454.80	\$161.65	\$1,616.45	\$1,347.33
<b>Retiree 65+, Spouse under 65, and Child(ren)</b>						
<i>Retiree enrolled w/ Kaiser Medicare Advantage, Spouse enrolled w/ Kaiser HMO, Child(ren) enrolled w/ Kaiser HMO</i>						
20+ Years	\$61.66	\$668.08	\$729.74	\$886.71	\$1,616.45	\$669.94
15 - 19 Years	\$140.15	\$801.70	\$941.85	\$674.61	\$1,616.45	\$870.16
10 - 14 Years	\$196.20	\$1,068.93	\$1,265.13	\$351.32	\$1,616.45	\$1,169.57
5 - 9 Years	\$252.26	\$1,202.54	\$1,454.80	\$161.65	\$1,616.45	\$1,347.33
<b>Retiree 65+ and Spouse 65+</b>						
<i>Retiree enrolled with Kaiser Medicare Advantage, Spouse enrolled with Kaiser Medicare Advantage</i>						
20+ Years	\$61.66	\$140.15	\$201.81	\$358.78	\$560.59	\$202.09
15 - 19 Years	\$140.15	\$168.17	\$308.32	\$252.27	\$560.59	\$308.74
10 - 14 Years	\$196.20	\$224.23	\$420.43	\$140.15	\$560.59	\$421.01
5 - 9 Years	\$252.26	\$252.26	\$504.52	\$56.06	\$560.59	\$535.10
<b>Retiree 65+, Spouse 65+, and 1 Child</b>						
<i>Retiree enrolled w/ Kaiser Medicare Advantage, Spouse enrolled w/ Kaiser Medicare Advantage, 1 Child enrolled w/ Kaiser HMO</i>						
20+ Years	\$61.66	\$405.45	\$467.11	\$624.09	\$1,091.20	\$530.84
15 - 19 Years	\$140.15	\$486.55	\$626.70	\$464.51	\$1,091.20	\$703.26
10 - 14 Years	\$196.20	\$648.73	\$844.93	\$246.27	\$1,091.20	\$947.03
5 - 9 Years	\$252.26	\$729.82	\$982.08	\$109.12	\$1,091.20	\$1,096.98
<b>Retiree 65+, Spouse 65+, and 2 or more Children</b>						
<i>Retiree enrolled w/ Kaiser Medicare Advantage, Spouse enrolled w/ Kaiser Medicare Advantage, Children enrolled w/ Kaiser HMO</i>						
20+ Years	\$61.66	\$808.22	\$869.88	\$869.88	\$1,896.74	\$810.26
15 - 19 Years	\$140.15	\$969.87	\$1,110.02	\$1,110.02	\$1,896.74	\$1,038.56
10 - 14 Years	\$196.20	\$1,293.16	\$1,489.36	\$1,489.36	\$1,896.74	\$1,394.10
5 - 9 Years	\$252.26	\$1,454.81	\$1,707.07	\$1,707.07	\$1,896.74	\$1,599.94
<b>Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child</b>						
<i>Retiree enrolled w/ Kaiser Medicare Advantage, Spouse enrolled w/ Kaiser Medicare Advantage, and Child enrolled w/ Kaiser Medicare Advantage</i>						
20+ Years	\$61.66	\$280.29	\$341.95	\$498.92	\$840.88	\$342.42
15 - 19 Years	\$140.15	\$336.35	\$476.50	\$364.38	\$840.88	\$477.14
10 - 14 Years	\$196.20	\$448.46	\$644.66	\$196.21	\$840.88	\$645.54
5 - 9 Years	\$252.26	\$504.52	\$756.78	\$84.09	\$840.88	\$757.81

\*\*If a covered retiree dies, the surviving spouse and/or dependent children may continue coverage by paying the full cost of the premium by personal check. If the surviving spouse also is a retiree of Arlington Public Schools, he or she may elect to continue coverage with the School Board's contribution computed based on the surviving spouse's service.

## Monthly Retiree Health Insurance Rates January 1 through December 31, 2023



### Retiree Under 65 (non Medicare eligible): Cigna Low Option

	2023 Monthly Retiree Rate	2023 Monthly Dependent Rate	2023 TOTAL Monthly Retiree and Dependent Rate	2023 Monthly APS Contribution	2023 Total Monthly Rate**	2022 TOTAL Monthly Retiree and Dependent Rate
<b>Retiree under 65</b>						
<b>Retiree enrolled with Cigna LOW</b>						
20+ Years	\$165.26	n/a	\$165.26	\$470.34	\$635.60	\$157.99
15 - 19 Years	\$317.80	n/a	\$317.80	\$317.80	\$635.60	\$303.83
10 - 14 Years	\$444.92	n/a	\$444.92	\$190.68	\$635.60	\$425.36
5 - 9 Years	\$572.04	n/a	\$572.04	\$63.56	\$635.60	\$546.89
<b>Retiree under 65, Spouse under 65</b>						
<b>Retiree &amp; Spouse enrolled with Cigna LOW</b>						
20+ Years	\$520.56	n/a	\$520.56	\$814.20	\$1,334.76	\$497.67
15 - 19 Years	\$734.12	n/a	\$734.12	\$600.64	\$1,334.76	\$701.84
10 - 14 Years	\$1,001.07	n/a	\$1,001.07	\$333.69	\$1,334.76	\$957.05
5 - 9 Years	\$1,201.28	n/a	\$1,201.28	\$133.48	\$1,334.76	\$1,148.46
<b>Retiree under 65, and Child(ren)</b>						
<b>Retiree and Child(ren) enrolled with Cigna LOW</b>						
20+ Years	\$470.98	n/a	\$470.98	\$736.66	\$1,207.64	\$450.27
15 - 19 Years	\$664.20	n/a	\$664.20	\$543.44	\$1,207.64	\$635.00
10 - 14 Years	\$905.73	n/a	\$905.73	\$301.91	\$1,207.64	\$865.91
5 - 9 Years	\$1,086.88	n/a	\$1,086.88	\$120.76	\$1,207.64	\$1,039.00
<b>Retiree under 65, Spouse under 65, and Child(ren)</b>						
<b>Retiree, Spouse, and Child(ren) enrolled with Cigna LOW</b>						
20+ Years	\$800.86	n/a	\$800.86	\$1,105.94	\$1,906.80	\$765.64
15 - 19 Years	\$1,144.08	n/a	\$1,144.08	\$762.72	\$1,906.80	\$1,093.77
10 - 14 Years	\$1,525.44	n/a	\$1,525.44	\$381.36	\$1,906.80	\$1,380.77
5 - 9 Years	\$1,716.12	n/a	\$1,716.12	\$190.68	\$1,906.80	\$1,553.36
<b>Retiree under 65, Spouse 65+</b>						
<b>Retiree enrolled with Cigna LOW, Spouse enrolled with United Healthcare</b>						
20+ Years	\$165.26	\$74.50	\$239.76	\$544.84	\$784.60	\$386.12
15 - 19 Years	\$317.80	\$89.40	\$407.20	\$377.40	\$784.60	\$563.01
10 - 14 Years	\$444.92	\$119.20	\$564.12	\$220.48	\$784.60	\$770.93
5 - 9 Years	\$572.04	\$134.10	\$706.14	\$78.46	\$784.60	\$935.65
<b>Retiree under 65, and Child(ren), Spouse 65+</b>						
<b>Retiree and Child(ren) enrolled with Cigna LOW, Spouse enrolled with United Healthcare</b>						
20+ Years	\$520.56	\$74.50	\$595.06	\$888.70	\$1,483.76	\$666.25
15 - 19 Years	\$734.12	\$89.40	\$823.52	\$660.24	\$1,483.76	\$894.18
10 - 14 Years	\$1,001.07	\$119.20	\$1,120.27	\$363.49	\$1,483.76	\$1,211.48
5 - 9 Years	\$1,201.28	\$134.10	\$1,335.38	\$148.38	\$1,483.76	\$1,427.85

\*\*If a covered retiree dies, the surviving spouse and/or dependent children may continue coverage by paying the full cost of the premium by personal check. If the surviving spouse also is a retiree of Arlington Public Schools, he or she may elect to continue coverage with the School Board's contribution computed based on the surviving spouse's service.

## Monthly Retiree Health Insurance Rates January 1 through December 31, 2023

Retiree 65+ (and Medicare eligible): United Healthcare Medicare Advantage  
Spouse and/or Dependent Children: Cigna Low Option



	2023 Monthly Retiree Rate	2023 Monthly Dependent Rate	2023 TOTAL Monthly Retiree and Dependent Rate	2023 Monthly APS Contribution	2023 Total Monthly Rate**	2022 TOTAL Monthly Retiree and Dependent Rate
<b>Retiree 65+</b>						
<i>Retiree enrolled with United Healthcare</i>						
20+ Years	\$41.72	n/a	\$41.72	\$107.28	\$149.00	
15 - 19 Years	\$74.50	n/a	\$74.50	\$74.50	\$149.00	\$120.95
10 - 14 Years	\$104.30	n/a	\$104.30	\$44.70	\$149.00	\$215.98
5 - 9 Years	\$134.10	n/a	\$134.10	\$14.70	\$149.00	\$302.37
						\$388.76
<b>Retiree 65+ and Spouse under 65</b>						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with Cigna LOW</i>						
20+ Years	\$41.72	\$317.80	\$359.52	\$425.08	\$784.60	
15 - 19 Years	\$74.50	\$381.36	\$455.86	\$328.74	\$784.60	\$424.78
10 - 14 Years	\$104.30	\$508.48	\$612.78	\$171.82	\$784.60	\$580.57
5 - 9 Years	\$134.10	\$572.04	\$706.14	\$78.46	\$784.60	\$788.49
						\$906.66
<b>Retiree 65+ and 1 Child</b>						
<i>Retiree enrolled with United Healthcare, Child enrolled with Cigna LOW</i>						
20+ Years	\$41.72	\$317.80	\$359.52	\$425.08	\$784.60	
15 - 19 Years	\$74.50	\$381.36	\$455.86	\$328.74	\$784.60	\$424.78
10 - 14 Years	\$104.30	\$508.48	\$612.78	\$171.82	\$784.60	\$580.57
5 - 9 Years	\$134.10	\$572.04	\$706.14	\$78.46	\$784.60	\$788.49
						\$906.66
<b>Retiree 65+ and 2 or more Children</b>						
<i>Retiree enrolled with United Healthcare, Children enrolled with Cigna LOW</i>						
20+ Years	\$41.72	\$603.83	\$645.55	\$711.09	\$1,356.64	
15 - 19 Years	\$74.50	\$724.58	\$799.08	\$557.56	\$1,356.64	\$698.23
10 - 14 Years	\$104.30	\$966.11	\$1,070.41	\$286.23	\$1,356.64	\$908.70
5 - 9 Years	\$134.10	\$1,086.88	\$1,220.98	\$135.66	\$1,356.54	\$1,226.00
						\$1,427.85
<b>Retiree 65+, Spouse under 65, and Child(ren)</b>						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with Cigna LOW, Child(ren) enrolled with Cigna LOW</i>						
20+ Years	\$41.72	\$603.83	\$645.55	\$711.09	\$1,356.64	
15 - 19 Years	\$74.50	\$724.58	\$799.08	\$557.56	\$1,356.64	\$667.50
10 - 14 Years	\$104.30	\$966.11	\$1,070.41	\$286.23	\$1,356.64	\$871.85
5 - 9 Years	\$134.10	\$1,086.88	\$1,220.98	\$135.66	\$1,356.64	\$1,176.86
						\$1,372.56
<b>Retiree 65+ and Spouse 65+</b>						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare</i>						
20+ Years	\$41.72	\$74.50	\$116.22	\$181.78	\$298.00	
15 - 19 Years	\$74.50	\$89.40	\$163.90	\$134.10	\$298.00	\$336.93
10 - 14 Years	\$104.30	\$119.20	\$223.50	\$74.50	\$298.00	\$475.16
5 - 9 Years	\$134.10	\$134.10	\$268.20	\$29.80	\$298.00	\$629.07
						\$754.88
<b>Retiree 65+, Spouse 65+, and 1 Child</b>						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare, 1 Child enrolled with Cigna LOW</i>						
20+ Years	\$41.72	\$450.66	\$492.38	\$557.94	\$1,050.32	
15 - 19 Years	\$74.50	\$540.79	\$615.29	\$435.06	\$1,050.32	\$640.76
10 - 14 Years	\$104.30	\$721.06	\$825.36	\$224.96	\$1,050.32	\$839.75
5 - 9 Years	\$134.10	\$811.19	\$945.29	\$105.06	\$1,050.32	\$1,134.60
						\$1,324.41
<b>Retiree 65+, Spouse 65+, and 2 or more Children</b>						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare, Children enrolled with Cigna LOW</i>						
20+ Years	\$41.72	\$678.32	\$720.04	\$785.60	\$1,505.64	
15 - 19 Years	\$74.50	\$813.98	\$888.48	\$617.16	\$1,505.64	\$914.20
10 - 14 Years	\$104.30	\$1,085.31	\$1,189.61	\$316.03	\$1,505.64	\$1,167.88
5 - 9 Years	\$134.10	\$1,220.98	\$1,355.08	\$150.56	\$1,505.64	\$1,571.57
						\$1,816.61
<b>Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child</b>						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare, Child enrolled with United Healthcare</i>						
20+ Years	\$41.72	\$149.00	\$190.72	\$256.28	\$447.00	
15 - 19 Years	\$74.50	\$178.80	\$253.30	\$193.70	\$447.00	\$552.91
10 - 14 Years	\$104.30	\$238.40	\$342.70	\$104.30	\$447.00	\$734.33
5 - 9 Years	\$134.10	\$268.20	\$402.30	\$44.70	\$447.00	\$993.51
						\$1,166.29

\*\*If a covered retiree dies, the surviving spouse and/or dependent children may continue coverage by paying the full cost of the premium by personal check. If the surviving spouse also is a retiree of Arlington Public Schools, he or she may elect to continue coverage with the School Board's contribution computed based on the surviving spouse's service.

## Monthly Retiree Health Insurance Rates January 1 through December 31, 2023



### Retiree Under 65 (non Medicare eligible): Cigna High Option

	2023 Monthly Retiree Rate	2023 Monthly Dependent Rate	2023 TOTAL Monthly Retiree and Dependent Rate	2023 Monthly APS Contribution	2023 Total Monthly Rate**	2022 TOTAL Monthly Retiree and Dependent Rate
<b>Retiree under 65</b>						
<b>Retiree enrolled with Cigna HIGH</b>						
20+ Years	\$268.11	n/a	\$268.11	\$569.73	\$837.85	\$256.32
15 - 19 Years	\$418.95	n/a	\$418.95	\$418.95	\$837.85	\$400.49
10 - 14 Years	\$586.50	n/a	\$586.50	\$251.35	\$837.85	\$560.70
5 - 9 Years	\$754.06	n/a	\$754.06	\$83.78	\$837.85	\$720.90
<b>Retiree under 65, Spouse under 65</b>						
<b>Retiree &amp; Spouse enrolled with Cigna HIGH</b>						
20+ Years	\$721.39	n/a	\$721.39	\$1,038.09	\$1,759.48	\$689.66
15 - 19 Years	\$967.71	n/a	\$967.71	\$791.77	\$1,759.48	\$925.16
10 - 14 Years	\$1,319.61	n/a	\$1,319.61	\$439.87	\$1,759.48	\$1,261.58
5 - 9 Years	\$1,583.53	n/a	\$1,583.53	\$175.95	\$1,759.48	\$1,513.89
<b>Retiree under 65, and Child(ren)</b>						
<b>Retiree and Child(ren) enrolled with Cigna HIGH</b>						
20+ Years	\$652.67	n/a	\$652.67	\$939.23	\$1,591.90	\$623.97
15 - 19 Years	\$875.54	n/a	\$875.54	\$716.36	\$1,591.90	\$837.04
10 - 14 Years	\$1,193.92	n/a	\$1,193.92	\$397.98	\$1,591.90	\$1,141.42
5 - 9 Years	\$1,432.72	n/a	\$1,432.72	\$159.19	\$1,591.90	\$1,369.71
<b>Retiree under 65, Spouse under 65, and Child(ren)</b>						
<b>Retiree, Spouse, and Child(ren) enrolled with Cigna HIGH</b>						
20+ Years	\$1,105.96	n/a	\$1,105.96	\$1,407.58	\$2,513.54	\$1,057.32
15 - 19 Years	\$1,508.12	n/a	\$1,441.80	\$1,005.42	\$2,513.54	\$1,441.80
10 - 14 Years	\$2,010.83	n/a	\$1,922.40	\$502.71	\$2,513.54	\$1,922.40
5 - 9 Years	\$2,262.19	n/a	\$2,162.70	\$251.35	\$2,513.54	\$2,162.70
<b>Retiree under 65, Spouse 65+</b>						
<b>Retiree enrolled with Cigna HIGH, Spouse enrolled with United Healthcare</b>						
20+ Years	\$268.11	\$74.50	\$342.61	\$644.24	\$986.85	\$485.76
15 - 19 Years	\$418.92	\$89.40	\$508.32	\$478.53	\$986.85	\$680.70
10 - 14 Years	\$586.50	\$119.20	\$705.70	\$281.16	\$986.85	\$935.71
5 - 9 Years	\$754.07	\$134.10	\$888.17	\$98.69	\$986.85	\$1,147.51
<b>Retiree under 65, and Child(ren), Spouse 65+</b>						
<b>Retiree and Child(ren) enrolled with Cigna HIGH, Spouse enrolled with United Healthcare</b>						
20+ Years	\$652.67	\$74.50	\$727.17	\$1,013.73	\$1,740.90	\$839.95
15 - 19 Years	\$875.54	\$89.40	\$964.94	\$775.96	\$1,740.90	\$1,096.22
10 - 14 Years	\$1,193.92	\$119.20	\$1,313.12	\$427.78	\$1,740.90	\$1,486.99
5 - 9 Years	\$1,432.72	\$134.10	\$1,566.82	\$174.09	\$1,740.90	\$1,758.47

\*\*If a covered retiree dies, the surviving spouse and/or dependent children may continue coverage by paying the full cost of the premium by personal check. If the surviving spouse also is a retiree of Arlington Public Schools, he or she may elect to continue coverage with the School Board's contribution computed based on the surviving spouse's service.

## Monthly Retiree Health Insurance Rates January 1 through December 31, 2023

Retiree 65+ (and Medicare eligible): United Healthcare Medicare Advantage  
Spouse and/or Dependent Children: Cigna High Option



	2023 Monthly Retiree Rate	2023 Monthly Dependent Rate	2023 TOTAL Monthly Retiree and Dependent Rate	2023 Monthly APS Contribution	2023 Total Monthly Rate**	2022 TOTAL Monthly Retiree and Dependent Rate
<b>Retiree 65+</b>						
<i>Retiree enrolled with United Healthcare</i>						
20+ Years	\$41.72	n/a	\$41.72	\$107.28	\$149.00	
15 - 19 Years	\$74.50	n/a	\$74.50	\$74.50	\$149.00	\$120.95
10 - 14 Years	\$104.30	n/a	\$104.20	\$44.70	\$149.00	\$215.98
5 - 9 Years	\$134.10	n/a	\$134.10	\$14.90	\$149.00	\$302.37
						\$388.76
<b>Retiree 65+ and Spouse under 65</b>						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with Cigna HIGH</i>						
20+ Years	\$41.72	\$418.92	\$460.64	\$526.21	\$986.85	
15 - 19 Years	\$74.50	\$502.71	\$577.21	\$409.64	\$986.85	\$521.44
10 - 14 Years	\$104.30	\$670.28	\$774.58	\$212.27	\$986.85	\$696.58
5 - 9 Years	\$134.10	\$754.07	\$888.17	\$98.69	\$986.85	\$943.17
						\$1,109.66
<b>Retiree 65+ and 1 Child</b>						
<i>Retiree enrolled with United Healthcare, Child enrolled with Cigna HIGH</i>						
20+ Years	\$41.72	\$418.92	\$460.64	\$526.21	\$986.85	
15 - 19 Years	\$74.50	\$502.71	\$577.21	\$409.64	\$986.85	\$521.44
10 - 14 Years	\$104.30	\$670.28	\$774.58	\$212.27	\$986.85	\$696.58
5 - 9 Years	\$134.10	\$754.07	\$888.17	\$98.69	\$986.85	\$943.17
						\$1,109.66
<b>Retiree 65+ and 2 or more Children</b>						
<i>Retiree enrolled with United Healthcare, Children enrolled with Cigna HIGH</i>						
20+ Years	\$41.72	\$795.96	\$837.68	\$903.24	\$1,740.00	
15 - 19 Years	\$74.50	\$955.15	\$1,029.65	\$711.26	\$1,740.00	\$881.90
10 - 14 Years	\$104.30	\$1,273.53	\$1,377.83	\$363.08	\$1,740.00	\$1,129.12
5 - 9 Years	\$134.10	\$1,432.72	\$1,566.82	\$174.09	\$1,740.00	\$1,519.89
						\$1,758.47
<b>Retiree 65+, Spouse under 65, and Child(ren)</b>						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with Cigna HIGH, Child(ren) enrolled with Cigna HIGH</i>						
20+ Years	\$41.72	\$795.96	\$837.68	\$903.24	\$1,740.00	
15 - 19 Years	\$74.50	\$955.15	\$1,029.65	\$711.26	\$1,740.00	\$881.90
10 - 14 Years	\$104.30	\$1,273.53	\$1,377.83	\$363.08	\$1,740.00	\$1,129.12
5 - 9 Years	\$134.10	\$1,432.72	\$1,566.82	\$174.09	\$1,740.00	\$1,519.89
						\$1,758.47
<b>Retiree 65+ and Spouse 65+</b>						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare</i>						
20+ Years	\$41.72	\$74.50	\$116.22	\$289.06	\$298.00	
15 - 19 Years	\$74.50	\$89.40	\$163.90	\$208.60	\$298.00	\$336.93
10 - 14 Years	\$104.30	\$119.20	\$223.50	\$119.20	\$298.00	\$475.16
5 - 9 Years	\$134.10	\$134.10	\$268.20	\$44.70	\$298.00	\$647.94
						\$777.52
<b>Retiree 65+, Spouse 65+, and 1 Child</b>						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare, 1 Child enrolled with Cigna HIGH</i>						
20+ Years	\$41.72	\$493.42	\$600.71	\$600.71	\$1,135.85	
15 - 19 Years	\$74.50	\$592.11	\$469.24	\$469.24	\$1,135.85	\$737.42
10 - 14 Years	\$104.30	\$789.48	\$893.78	\$242.07	\$1,135.85	\$955.76
5 - 9 Years	\$134.10	\$888.16	\$1,022.26	\$113.59	\$1,135.85	\$1,288.74
						\$1,498.41
<b>Retiree 65+, Spouse 65+, and 2 or more Children</b>						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare, Children enrolled with Cigna HIGH</i>						
20+ Years	\$41.72	\$870.45	\$912.17	\$977.74	\$1,889.91	
15 - 19 Years	\$74.50	\$1,044.55	\$1,119.05	\$770.86	\$1,889.91	\$1,179.99
10 - 14 Years	\$104.30	\$1,392.73	\$1,497.03	\$392.88	\$1,889.91	\$1,486.83
5 - 9 Years	\$134.10	\$1,566.81	\$1,700.91	\$188.99	\$1,889.91	\$1,996.83
						\$2,295.02
<b>Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child</b>						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare, Child enrolled with United Healthcare</i>						
20+ Years	\$41.72	\$149.00	\$190.72	\$256.28	\$447.00	
15 - 19 Years	\$74.50	\$178.80	\$253.30	\$193.70	\$447.00	\$508.83
10 - 14 Years	\$104.30	\$238.40	\$342.70	\$104.30	\$447.00	\$681.44
5 - 9 Years	\$134.10	\$268.20	\$402.30	\$44.70	\$447.00	\$922.98
						\$1,086.94

\*\*If a covered retiree dies, the surviving spouse and/or dependent children may continue coverage by paying the full cost of the premium by personal check. If the surviving spouse also is a retiree of Arlington Public Schools, he or she may elect to continue coverage with the School Board's contribution computed based on the surviving spouse's service.

## Monthly Retiree Dental Insurance Rates January 1 through December 31, 2023

All Retirees: Delta Dental of Virginia



	2023 Monthly Retiree Rate	2022 Monthly Retiree Rate
<b>Individual</b>		
20+ Years	\$55.74	\$54.84
15 - 19 Years	\$55.74	\$54.84
10 - 14 Years	\$55.74	\$54.84
5 - 9 Years	\$55.74	\$54.84
<b>Individual + Spouse</b>		
20+ Years	\$108.46	\$106.72
15 - 19 Years	\$108.46	\$106.72
10 - 14 Years	\$108.46	\$106.72
5 - 9 Years	\$108.46	\$106.72
<b>Individual + Child(ren)</b>		
20+ Years	\$111.92	\$110.12
15 - 19 Years	\$111.92	\$110.12
10 - 14 Years	\$111.92	\$110.12
5 - 9 Years	\$111.92	\$110.12
<b>Family</b>		
20+ Years	\$162.14	\$159.54
15 - 19 Years	\$162.14	\$159.54
10 - 14 Years	\$162.14	\$159.54
5 - 9 Years	\$162.14	\$159.54