Arlington Public Schools
Monthly Retiree Health Insurance Rates
January 1 - December 31, 2027

UnitedHealthcare

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

UHC MedAdv with Cigna HIGH	2027 TOTAL Monthly Retiree Rate	2027 TOTAL Monthly Dependent(s) Rate	Cap Adjustment	2027 TOTAL Monthly Retiree and Dependent(s) Rate	2027 Monthly APS Contribution	2027 Total Monthly Insurance Premium	2026 TOTAL Monthly Retiree + Dependent(s) Rate	2026 vs 2027
Retiree 65+								
Retiree enrolled with UHC Medicare Advantage								
20+ Years	$111.16	$0.00	$0.00	$111.16	$333.49	$444.65	*$103.15*	$8.01
15 - 19 Years	$208.99	$0.00	$0.00	$208.99	$235.66	$444.65	*$184.20*	$24.79
10 - 14 Years	$297.92	$0.00	$0.00	$297.92	$146.73	$444.65	*$257.88*	$40.04
5 - 9 Years	$386.85	$0.00	$0.00	$386.85	$57.80	$444.65	*$331.56*	$55.29
Retiree 65+ and Spouse under 65								
Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with Cigna OAP High								
20+ Years	$111.16	$485.38	$0.00	$596.54	$818.87	$1,415.41	*$553.69*	$42.85
15 - 19 Years	$208.99	$582.46	$0.00	$791.45	$623.96	$1,415.41	*$724.85*	$66.60
10 - 14 Years	$297.92	$776.61	$0.00	$1,074.53	$340.88	$1,415.41	*$978.74*	$95.79
5 - 9 Years	$386.85	$873.68	$0.00	$1,260.53	$154.88	$1,415.41	*$1,142.53*	$118.00
Retiree 65+ and 1 Child								
Retiree enrolled with UHC Medicare Advantage; Child enrolled with Cigna OAP High								
20+ Years	$111.16	$485.38	$0.00	$596.54	$818.87	$1,415.41	*$553.69*	$42.85
15 - 19 Years	$208.99	$582.46	$0.00	$791.45	$623.96	$1,415.41	*$724.85*	$66.60
10 - 14 Years	$297.92	$776.61	$0.00	$1,074.53	$340.88	$1,415.41	*$978.74*	$95.79
5 - 9 Years	$386.85	$873.68	$0.00	$1,260.53	$154.88	$1,415.41	*$1,142.53*	$118.00
Retiree 65+ and 2 or more Children								
Retiree enrolled with UHC Medicare Advantage; Children enrolled with Cigna OAP High								
20+ Years	$111.16	$922.27	$55.76	$1,089.19	$1,200.00	$2,289.19	*$959.22*	$129.97
15 - 19 Years	$208.99	$1,106.72	$140.15	$1,455.86	$833.33	$2,289.19	*$1,247.21*	$208.65
10 - 14 Years	$297.92	$1,475.63	$15.64	$1,789.19	$500.00	$2,289.19	*$1,627.59*	$161.60
5 - 9 Years	$386.85	$1,660.09	$75.58	$2,122.52	$166.67	$2,289.19	*$1,913.87*	$208.65
Retiree 65+, Spouse under 65, and Child(ren)								
Retiree enrolled w/ UHC Medicare Advantage Spouse enrolled w/ Cigna OAP High, Child(ren) enrolled w/ Cigna OAP High								
20+ Years	$111.16	$922.27	$55.76	$1,089.19	$1,200.00	$2,289.19	*$959.22*	$129.97
15 - 19 Years	$208.99	$1,106.72	$140.15	$1,455.86	$833.33	$2,289.19	*$1,247.21*	$208.65
10 - 14 Years	$297.92	$1,475.63	$15.64	$1,789.19	$500.00	$2,289.19	*$1,627.59*	$161.60
5 - 9 Years	$386.85	$1,660.09	$75.58	$2,122.52	$166.67	$2,289.19	*$1,913.87*	$208.65
Retiree 65+ and Spouse 65+								
Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage								
20+ Years	$111.16	$222.33	$0.00	$333.49	$555.82	$889.30	*$287.35*	$46.14
15 - 19 Years	$208.99	$266.79	$0.00	$475.78	$413.52	$889.30	*$405.24*	$70.54
10 - 14 Years	$297.92	$355.72	$0.00	$653.64	$235.66	$889.30	*$552.60*	$101.04
5 - 9 Years	$386.85	$400.19	$0.00	$787.04	$102.27	$889.30	*$663.12*	$123.92
Retiree 65+, Spouse 65+, and 1 Child								
Retiree enrolled w/UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, 1 Child enrolled w/ Cigna OAP High								
20+ Years	$111.16	$707.71	$0.00	$818.87	$1,041.20	$1,860.06	*$737.89*	$80.97
15 - 19 Years	$208.99	$849.25	$0.00	$1,058.24	$801.82	$1,860.06	*$945.89*	$112.35
10 - 14 Years	$297.92	$1,132.33	$0.00	$1,430.25	$429.81	$1,860.06	*$1,273.46*	$156.79
5 - 9 Years	$386.85	$1,273.87	$32.67	$1,693.39	$166.67	$1,860.06	*$1,474.09*	$219.30
Retiree 65+, Spouse 65+, and 2 or more Children								
Retiree enrolled w/ UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, Children enrolled w/ Cigna OAP High								
20+ Years	$111.16	$1,144.60	$278.09	$1,533.84	$1,200.00	$2,733.84	*$1,248.94*	$284.90
15 - 19 Years	$208.99	$1,373.51	$318.01	$1,900.51	$833.33	$2,733.84	*$1,615.61*	$284.90
10 - 14 Years	$297.92	$1,831.35	$104.57	$2,233.84	$500.00	$2,733.84	*$1,948.94*	$284.90
5 - 9 Years	$386.85	$2,060.27	$120.05	$2,567.17	$166.67	$2,733.84	*$2,282.27*	$284.90
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child								
Retiree enrolled w/UHC Medicare Advantage, spouse enrolled w/UHC Medicare Advantage, child enrolled w/UHC MedAdv								
20+ Years	$111.16	$444.65	$0.00	$555.81	$778.14	$1,333.95	*$471.55*	$84.26
15 - 19 Years	$208.99	$533.58	$0.00	$742.57	$591.38	$1,333.95	*$626.28*	$116.29
10 - 14 Years	$297.92	$711.44	$0.00	$1,009.36	$324.59	$1,333.95	*$847.32*	$162.04
5 - 9 Years	$386.85	$800.37	$0.00	$1,187.22	$146.73	$1,333.95	*$994.68*	$192.54

**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.

Arlington Public Schools
Monthly Retiree Health Insurance Rates
January 1 - December 31, 2027

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

UHC MedAdv with Cigna LOW	2027 TOTAL Monthly Retiree Rate	2027 TOTAL Monthly Dependent(s) Rate	Cap Adjustment	2027 TOTAL Monthly Retiree and Dependent(s) Rate	2027 Monthly APS Contribution	2027 Total Monthly Insurance Premium	2026 TOTAL Monthly Retiree + Dependent(s) Rate	2026 vs 2027
Retiree 65+ Retiree enrolled with UHC Medicare Advantage								
20+ Years	$111.16	$0.00	$0.00	$111.16	$333.49	$444.65	*$103.15*	$8.01
15 - 19 Years	$208.99	$0.00	$0.00	$208.99	$235.66	$444.65	*$184.20*	$24.79
10 - 14 Years	$297.92	$0.00	$0.00	$297.92	$146.73	$444.65	*$257.88*	$40.04
5 - 9 Years	$386.85	$0.00	$0.00	$386.85	$57.80	$444.65	*$331.56*	$55.29
Retiree 65+ and Spouse under 65 Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with Cigna OAP LOW								
20+ Years	$111.16	$459.38	$0.00	$570.54	$792.87	$1,363.41	*$529.56*	$40.98
15 - 19 Years	$208.99	$551.26	$0.00	$760.25	$603.16	$1,363.41	*$695.89*	$64.36
10 - 14 Years	$297.92	$735.01	$0.00	$1,032.93	$330.48	$1,363.41	*$940.13*	$92.80
5 - 9 Years	$386.85	$826.88	$0.00	$1,213.73	$149.68	$1,363.41	*$1,099.09*	$114.64
Retiree 65+ and 1 Child Retiree enrolled with UHC Medicare Advantage; Child enrolled with Cigna OAP Low								
20+ Years	$111.16	$459.38	$0.00	$570.54	$792.87	$1,363.41	*$529.56*	$40.98
15 - 19 Years	$208.99	$551.26	$0.00	$760.25	$603.16	$1,363.41	*$695.89*	$64.36
10 - 14 Years	$297.92	$735.01	$0.00	$1,032.93	$330.48	$1,363.41	*$940.13*	$92.80
5 - 9 Years	$386.85	$826.88	$0.00	$1,213.73	$149.68	$1,363.41	*$1,099.09*	$114.64
Retiree 65+ and 2 or more Children Retiree enrolled with UHC Medicare Advantage; Children enrolled with Cigna OAP Low								
20+ Years	$111.16	$872.87	$6.36	$990.39	$1,200.00	$2,190.39	*$913.37*	$77.02
15 - 19 Years	$208.99	$1,047.44	$100.63	$1,357.06	$833.33	$2,190.39	*$1,156.46*	$200.60
10 - 14 Years	$297.92	$1,396.59	$0.00	$1,694.51	$495.88	$2,190.39	*$1,554.22*	$140.29
5 - 9 Years	$386.85	$1,571.17	$65.70	$2,023.72	$166.67	$2,190.39	*$1,822.16*	$201.56
Retiree 65+, Spouse under 65, and Child(ren) Retiree enrolled w/ UHC Medicare Advantage Spouse enrolled w/ Kaiser, Child(ren) enrolled w/ Cigna OAP Low								
20+ Years	$111.16	$872.87	$6.36	$990.39	$1,200.00	$2,190.39	*$913.37*	$77.02
15 - 19 Years	$208.99	$1,047.44	$100.63	$1,357.06	$833.33	$2,190.39	*$1,156.46*	$200.60
10 - 14 Years	$297.92	$1,396.59	$0.00	$1,694.51	$495.88	$2,190.39	*$1,554.22*	$140.29
5 - 9 Years	$386.85	$1,571.17	$65.70	$2,023.72	$166.67	$2,190.39	*$1,822.16*	$201.56
Retiree 65+ and Spouse 65+ Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage								
20+ Years	$111.16	$222.33	$0.00	$333.49	$555.81	$889.30	*$287.35*	$46.14
15 - 19 Years	$208.99	$266.79	$0.00	$475.78	$413.52	$889.30	*$405.24*	$70.54
10 - 14 Years	$297.92	$355.72	$0.00	$653.64	$235.66	$889.30	*$552.60*	$101.04
5 - 9 Years	$386.85	$400.19	$0.00	$787.04	$102.26	$889.30	*$663.12*	$123.92
Retiree 65+, Spouse 65+, and 1 Child Retiree enrolled w/UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, 1 Child enrolled w/ Cigna OAP Low								
20+ Years	$111.16	$681.71	$0.00	$792.87	$1,015.19	$1,808.06	*$713.76*	$79.11
15 - 19 Years	$208.99	$818.05	$0.00	$1,027.04	$781.02	$1,808.06	*$916.93*	$110.11
10 - 14 Years	$297.92	$1,090.73	$0.00	$1,388.65	$419.41	$1,808.06	*$1,234.85*	$153.80
5 - 9 Years	$386.85	$1,227.07	$27.47	$1,641.39	$166.67	$1,808.06	*$1,430.65*	$210.74
Retiree 65+, Spouse 65+, and 2 or more Children Retiree enrolled w/ UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, Children enrolled w/ Cigna OAP Low								
20+ Years	$111.16	$1,095.20	$228.68	$1,435.04	$1,200.00	$2,635.04	*$1,157.23*	$277.81
15 - 19 Years	$208.99	$1,314.23	$278.49	$1,801.71	$833.33	$2,635.04	*$1,523.90*	$277.81
10 - 14 Years	$297.92	$1,752.31	$84.81	$2,135.04	$500.00	$2,635.04	*$1,857.23*	$277.81
5 - 9 Years	$386.85	$1,971.36	$110.16	$2,468.37	$166.67	$2,635.04	*$2,190.56*	$277.81
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child Retiree enrolled w/UHC Medicare Advantage, spouse enrolled w/UHC Medicare Advantage, child enrolled w/UHC MedAdv								
20+ Years	$111.16	$444.66	$0.00	$555.82	$778.13	$1,333.95	*$471.55*	$84.27
15 - 19 Years	$208.99	$533.58	$0.00	$742.57	$591.38	$1,333.95	*$626.28*	$116.29
10 - 14 Years	$297.92	$711.44	$0.00	$1,009.36	$324.59	$1,333.95	*$847.32*	$162.04
5 - 9 Years	$386.85	$800.38	$0.00	$1,187.23	$146.72	$1,333.95	*$994.68*	$192.55

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Arlington Public Schools
Monthly Retiree Health Insurance Rates
January 1 - December 31, 2027

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

UHC MedAdv with Kaiser HMO	2027 TOTAL Monthly Retiree Rate	2027 TOTAL Monthly Dependent(s) Rate	Cap Adjustment	2027 TOTAL Monthly Retiree and Dependent(s) Rate	2027 Monthly APS Contribution	2027 Total Monthly Insurance Premium	2026 TOTAL Monthly Retiree + Dependent(s) Rate	2026 vs 2027
Retiree 65+								
Retiree enrolled with UHC Medicare Advantage								
20+ Years	$111.16	$0.00	$0.00	$111.16	$333.49	$444.65	*$103.15*	$8.01
15 - 19 Years	$208.99	$0.00	$0.00	$208.99	$235.66	$444.65	*$184.20*	$24.79
10 - 14 Years	$297.92	$0.00	$0.00	$297.92	$146.73	$444.65	*$257.88*	$40.04
5 - 9 Years	$386.85	$0.00	$0.00	$386.85	$57.80	$444.65	*$331.56*	$55.29
Retiree 65+ and Spouse under 65								
Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with Kaiser HMO								
20+ Years	$111.16	$419.94	$0.00	$531.10	$753.43	$1,284.53	*$538.11*	-$7.01
15 - 19 Years	$208.99	$503.93	$0.00	$712.92	$571.61	$1,284.53	*$706.15*	$6.77
10 - 14 Years	$297.92	$671.90	$0.00	$969.82	$314.71	$1,284.53	*$953.81*	$16.01
5 - 9 Years	$386.85	$755.89	$0.00	$1,142.74	$141.79	$1,284.53	*$1,114.48*	$28.26
Retiree 65+ and 1 Child								
Retiree enrolled with UHC Medicare Advantage; Child enrolled with Kaiser HMO								
20+ Years	$111.16	$419.94	$0.00	$531.10	$753.43	$1,284.53	*$538.11*	-$7.01
15 - 19 Years	$208.99	$503.93	$0.00	$712.92	$571.61	$1,284.53	*$706.15*	$6.77
10 - 14 Years	$297.92	$671.90	$0.00	$969.82	$314.71	$1,284.53	*$953.81*	$16.01
5 - 9 Years	$386.85	$755.89	$0.00	$1,142.74	$141.79	$1,284.53	*$1,114.48*	$28.26
Retiree 65+ and 2 or more Children								
Retiree enrolled with UHC Medicare Advantage; Children enrolled with Kaiser HMO								
20+ Years	$111.16	$797.89	$0.00	$909.05	$1,131.38	$2,040.42	*$929.60*	-$20.56
15 - 19 Years	$208.99	$957.46	$40.64	$1,207.09	$833.33	$2,040.42	*$1,187.97*	$19.12
10 - 14 Years	$297.92	$1,276.62	$0.00	$1,574.54	$465.88	$2,040.42	*$1,582.20*	-$7.66
5 - 9 Years	$386.85	$1,436.19	$50.71	$1,873.75	$166.67	$2,040.42	*$1,854.63*	$19.12
Retiree 65+, Spouse under 65, and Child(ren)								
Retiree enrolled w/ UHC Medicare Advantage Spouse enrolled w/ Kaiser HMO, Child(ren) enrolled w/ Kaiser HMO								
20+ Years	$111.16	$797.89	$0.00	$909.05	$1,131.38	$2,040.42	*$929.60*	-$20.56
15 - 19 Years	$208.99	$957.46	$40.64	$1,207.09	$833.33	$2,040.42	*$1,187.97*	$19.12
10 - 14 Years	$297.92	$1,276.62	$0.00	$1,574.54	$465.88	$2,040.42	*$1,580.20*	-$5.66
5 - 9 Years	$386.85	$1,436.19	$50.71	$1,873.75	$166.67	$2,040.42	*$1,854.63*	$19.12
Retiree 65+ and Spouse 65+								
Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage								
20+ Years	$111.16	$222.33	$0.00	$333.49	$555.81	$889.30	*$287.35*	$46.14
15 - 19 Years	$208.99	$266.79	$0.00	$475.78	$413.52	$889.30	*$405.24*	$70.54
10 - 14 Years	$297.92	$355.72	$0.00	$653.64	$235.66	$889.30	*$552.60*	$101.04
5 - 9 Years	$386.85	$400.19	$0.00	$787.04	$102.26	$889.30	*$663.12*	$123.92
Retiree 65+, Spouse 65+, and 1 Child								
Retiree enrolled w/UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, 1 Child enrolled w/ Kaiser HMO								
20+ Years	$111.16	$642.27	$0.00	$753.43	$975.75	$1,729.18	*$722.31*	$31.12
15 - 19 Years	$208.99	$770.72	$0.00	$979.71	$749.47	$1,729.18	*$927.19*	$52.52
10 - 14 Years	$297.92	$1,027.62	$0.00	$1,325.54	$403.64	$1,729.18	*$1,248.53*	$77.01
5 - 9 Years	$386.85	$1,156.08	$19.58	$1,562.51	$166.67	$1,729.18	*$1,446.04*	$116.47
Retiree 65+, Spouse 65+, and 2 or more Children								
Retiree enrolled w/ UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, Children enrolled w/ Kaiser HMO								
20+ Years	$111.16	$1,020.22	$153.70	$1,285.07	$1,200.00	$2,485.07	*$1,189.70*	$95.37
15 - 19 Years	$208.99	$1,224.25	$218.50	$1,651.74	$833.33	$2,485.07	*$1,556.37*	$95.37
10 - 14 Years	$297.92	$1,632.34	$54.81	$1,985.07	$500.00	$2,485.07	*$1,889.70*	$95.37
5 - 9 Years	$386.85	$1,836.38	$95.17	$2,318.40	$166.67	$2,485.07	*$2,223.03*	$95.37
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child								
Retiree enrolled w/UHC Medicare Advantage, spouse enrolled w/UHC Medicare Advantage, Child enrolled w/UHC MedAdv								
20+ Years	$111.16	$444.66	$0.00	$555.82	$778.13	$1,333.95	*$471.55*	$84.27
15 - 19 Years	$208.99	$533.58	$0.00	$742.57	$591.38	$1,333.95	*$626.28*	$116.29
10 - 14 Years	$297.92	$711.44	$0.00	$1,009.36	$324.59	$1,333.95	*$847.32*	$162.04
5 - 9 Years	$386.85	$800.38	$0.00	$1,187.23	$146.72	$1,333.95	*$994.68*	$192.55

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