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

KAISER PERMANENTE®

Retiree 65+ (and Medicare eligible): Kaiser Medicare Advantage
Spouse and/or Dependent Children: CIgna High OAP

Kaiser 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 Kaiser Medicare Advantage								
20+ Years	$70.95	$0.00	$0.00	$70.95	$251.53	$322.48	*$70.95*	$0.00
15 - 19 Years	$161.24	$0.00	$0.00	$161.24	$161.24	$322.48	*$161.24*	$0.00
10 - 14 Years	$225.74	$0.00	$0.00	$225.74	$96.74	$322.48	*$225.74*	$0.00
5 - 9 Years	$290.23	$0.00	$0.00	$290.23	$32.25	$322.48	*$290.23*	$0.00
Retiree 65+ and Spouse under 65								
Retiree enrolled with Kaiser Medicare Advantage; Spouse enrolled with Cigna High OAP								
20+ Years	$70.95	$485.38	$0.00	$556.33	$736.91	$1,293.24	*$521.49*	$34.84
15 - 19 Years	$161.24	$582.46	$0.00	$743.70	$549.54	$1,293.24	*$701.89*	$41.81
10 - 14 Years	$225.74	$776.61	$0.00	$1,002.34	$290.90	$1,293.24	*$946.60*	$55.74
5 - 9 Years	$290.23	$873.68	$0.00	$1,163.92	$129.32	$1,293.24	*$1,101.20*	$62.72
Retiree 65+ and 1 Child								
Retiree enrolled with Kaiser Medicare; Child enrolled with Cigna High OAP								
20+ Years	$70.95	$485.38	$0.00	$556.33	$736.91	$1,293.24	*$521.49*	$34.84
15 - 19 Years	$161.24	$582.46	$0.00	$743.70	$549.54	$1,293.24	*$701.89*	$41.81
10 - 14 Years	$225.74	$776.61	$0.00	$1,002.34	$290.90	$1,293.24	*$946.60*	$55.74
5 - 9 Years	$290.23	$873.68	$0.00	$1,163.92	$129.32	$1,293.24	*$1,101.20*	$62.72
Retiree 65+ and 2 or more Children								
Retiree enrolled with Kaiser Medicare, Children enrolled with Cigna High OAP								
20+ Years	$70.95	$922.27	$0.00	$993.22	$1,173.80	$2,167.02	*$927.02*	$66.20
15 - 19 Years	$161.24	$1,106.72	$65.73	$1,333.69	$833.33	$2,167.02	*$1,201.29*	$132.40
10 - 14 Years	$225.74	$1,475.63	$0.00	$1,701.37	$465.65	$2,167.02	*$1,595.45*	$105.92
5 - 9 Years	$290.23	$1,660.09	$50.03	$2,000.35	$166.67	$2,167.02	*$1,867.95*	$132.40
Retiree 65+, Spouse under 65, and Child(ren)								
Retiree enrolled with Kaiser Medicare; Spouse enrolled with Cigna High, Child(ren) enrolled with Cigna High OAP								
20+ Years	$70.95	$922.27	$0.00	$993.22	$1,173.80	$2,167.02	*$927.02*	$66.20
15 - 19 Years	$161.24	$1,106.72	$65.73	$1,333.69	$833.33	$2,167.02	*$1,201.29*	$132.40
10 - 14 Years	$225.74	$1,475.63	$0.00	$1,701.37	$465.65	$2,167.02	*$1,595.45*	$105.92
5 - 9 Years	$290.23	$1,660.09	$50.03	$2,000.35	$166.67	$2,167.02	*$1,867.95*	$132.40
Retiree 65+ and Spouse 65+								
Retiree enrolled with Kaiser Medicare; Spouse enrolled with Kaiser Medicare								
20+ Years	$70.95	$161.24	$0.00	$232.19	$412.77	$644.96	*$232.19*	$0.00
15 - 19 Years	$161.24	$193.49	$0.00	$354.73	$290.23	$644.96	*$354.73*	$0.00
10 - 14 Years	$225.74	$257.98	$0.00	$483.72	$161.24	$644.96	*$483.72*	$0.00
5 - 9 Years	$290.23	$290.23	$0.00	$580.46	$64.50	$644.96	*$580.46*	$0.00
Retiree 65+, Spouse 65+, and 1 Child								
Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare one Child enrolled with Cigna High OAP								
20+ Years	$70.95	$646.62	$0.00	$717.57	$898.15	$1,615.72	*$682.73*	$34.84
15 - 19 Years	$161.24	$775.94	$0.00	$937.18	$678.54	$1,615.72	*$895.38*	$41.80
10 - 14 Years	$225.74	$1,034.59	$0.00	$1,260.33	$355.39	$1,615.72	*$1,204.58*	$55.75
5 - 9 Years	$290.23	$1,163.92	$0.00	$1,454.15	$161.57	$1,615.72	*$1,391.44*	$62.71
Retiree 65+, Spouse 65+, and 2 or more Children								
Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare Children enrolled with Cigna High OAP								
20+ Years	$70.95	$1,083.51	$135.04	$1,289.50	$1,200.00	$2,489.50	*$1,157.10*	$132.40
15 - 19 Years	$161.24	$1,300.21	$194.72	$1,656.17	$833.33	$2,489.50	*$1,523.77*	$132.40
10 - 14 Years	$225.74	$1,733.62	$30.15	$1,989.50	$500.00	$2,489.50	*$1,857.10*	$132.40
5 - 9 Years	$290.23	$1,950.32	$82.28	$2,322.83	$166.67	$2,489.50	*$2,190.43*	$132.40
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child								
Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare, Child enrolled with Kaiser Medicare								
20+ Years	$70.95	$322.48	$0.00	$393.43	$574.01	$967.44	*$393.43*	$0.00
15 - 19 Years	$161.24	$386.98	$0.00	$548.22	$419.22	$967.44	*$548.22*	$0.00
10 - 14 Years	$225.74	$515.97	$0.00	$741.70	$225.74	$967.44	*$741.70*	$0.00
5 - 9 Years	$290.23	$580.46	$0.00	$870.70	$96.74	$967.44	*$870.70*	$0.00

**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

KAISER PERMANENTE®

Retiree 65+ (and Medicare eligible): Kaiser Medicare Advantage
Spouse and/or Dependent Children: Cigna Low OAP

Kaiser MedAdv with Cigna LOW OAP	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 Kaiser Medicare Advantage								
20+ Years	$70.95	$0.00	$0.00	$70.95	$251.53	$322.48	*$70.95*	$0.00
15 - 19 Years	$161.24	$0.00	$0.00	$161.24	$161.24	$322.48	*$161.24*	$0.00
10 - 14 Years	$225.74	$0.00	$0.00	$225.74	$96.74	$322.48	*$225.74*	$0.00
5 - 9 Years	$290.23	$0.00	$0.00	$290.23	$32.25	$322.48	*$290.23*	$0.00
Retiree 65+ and Spouse under 65 Retiree enrolled with Kaiser Medicare Advantage; Spouse enrolled with Cigna Low OAP								
20+ Years	$70.95	$459.38	$0.00	$530.33	$710.91	$1,241.24	*$497.35*	$32.98
15 - 19 Years	$161.24	$551.26	$0.00	$712.50	$528.74	$1,241.24	*$672.93*	$39.57
10 - 14 Years	$225.74	$735.01	$0.00	$960.74	$280.50	$1,241.24	*$907.98*	$52.76
5 - 9 Years	$290.23	$826.88	$0.00	$1,117.12	$124.12	$1,241.24	*$1,057.76*	$59.36
Retiree 65+ and 1 Child Retiree enrolled with Kaiser Medicare; Child enrolled with Cigna Low OAP								
20+ Years	$70.95	$459.38	$0.00	$530.33	$710.91	$1,241.24	*$497.35*	$32.98
15 - 19 Years	$161.24	$551.26	$0.00	$712.50	$528.74	$1,241.24	*$672.93*	$39.57
10 - 14 Years	$225.74	$735.01	$0.00	$960.74	$280.50	$1,241.24	*$907.98*	$52.76
5 - 9 Years	$290.23	$826.88	$0.00	$1,117.12	$124.12	$1,241.24	*$1,057.76*	$59.36
Retiree 65+ and 2 or more Children Retiree enrolled with Kaiser Medicare, Children enrolled with Cigna Low OAP								
20+ Years	$70.95	$872.87	$0.00	$943.82	$1,124.40	$2,068.22	*$881.16*	$62.66
15 - 19 Years	$161.24	$1,047.44	$26.21	$1,234.89	$833.33	$2,068.22	*$1,133.50*	$101.39
10 - 14 Years	$225.74	$1,396.59	$0.00	$1,622.33	$445.89	$2,068.22	*$1,522.08*	$100.25
5 - 9 Years	$290.23	$1,571.17	$40.15	$1,901.55	$166.67	$2,068.22	*$1,776.24*	$125.31
Retiree 65+, Spouse under 65, and Child(ren) Retiree enrolled with Kaiser Medicare; Spouse enrolled with Cigna Low, Child(ren) enrolled with Cigna Low OAP								
20+ Years	$70.95	$872.87	$0.00	$943.82	$1,124.40	$2,068.22	*$881.16*	$62.66
15 - 19 Years	$161.24	$1,047.44	$26.21	$1,234.89	$833.33	$2,068.22	*$1,133.50*	$101.39
10 - 14 Years	$225.74	$1,396.59	$0.00	$1,622.33	$445.89	$2,068.22	*$1,522.08*	$100.25
5 - 9 Years	$290.23	$1,571.17	$40.15	$1,901.55	$166.67	$2,068.22	*$1,776.24*	$125.31
Retiree 65+ and Spouse 65+ Retiree enrolled with Kaiser Medicare; Spouse enrolled with Kaiser Medicare								
20+ Years	$70.95	$161.24	$0.00	$232.19	$412.77	$644.96	*$232.19*	$0.00
15 - 19 Years	$161.24	$193.49	$0.00	$354.73	$290.23	$644.96	*$354.73*	$0.00
10 - 14 Years	$225.74	$257.98	$0.00	$483.72	$161.24	$644.96	*$483.72*	$0.00
5 - 9 Years	$290.23	$290.23	$0.00	$580.46	$64.50	$644.96	*$580.46*	$0.00
Retiree 65+, Spouse 65+, and 1 Child Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare one Child enrolled with Cigna Low OAP								
20+ Years	$70.95	$620.62	$0.00	$691.57	$872.15	$1,563.72	*$658.59*	$32.98
15 - 19 Years	$161.24	$744.74	$0.00	$905.98	$657.74	$1,563.72	*$866.41*	$39.57
10 - 14 Years	$225.74	$992.99	$0.00	$1,218.73	$344.99	$1,563.72	*$1,165.97*	$52.76
5 - 9 Years	$290.23	$1,117.12	$0.00	$1,407.35	$156.37	$1,563.72	*$1,347.99*	$59.36
Retiree 65+, Spouse 65+, and 2 or more Children Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare Children enrolled with Cigna Low OAP								
20+ Years	$70.95	$1,034.11	$85.64	$1,190.70	$1,200.00	$2,390.70	*$1,065.39*	$125.31
15 - 19 Years	$161.24	$1,240.93	$155.20	$1,557.37	$833.33	$2,390.70	*$1,432.06*	$125.31
10 - 14 Years	$225.74	$1,654.58	$10.39	$1,890.70	$500.00	$2,390.70	*$1,780.06*	$110.64
5 - 9 Years	$290.23	$1,861.40	$72.40	$2,224.03	$166.67	$2,390.70	*$2,098.72*	$125.31
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare, Child enrolled with Kaiser Medicare								
20+ Years	$70.95	$322.48	$0.00	$393.43	$574.01	$967.44	*$393.43*	$0.00
15 - 19 Years	$161.24	$386.98	$0.00	$548.22	$419.22	$967.44	*$548.22*	$0.00
10 - 14 Years	$225.74	$515.97	$0.00	$741.70	$225.74	$967.44	*$741.70*	$0.00
5 - 9 Years	$290.23	$580.46	$0.00	$870.70	$96.74	$967.44	*$870.70*	$0.00

**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.

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Monthly Retiree Health Insurance Rates
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KAISER PERMANENTE

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

Kaiser 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 Kaiser Medicare Advantage								
20+ Years	$70.95	$0.00	$0.00	$70.95	$251.53	$322.48	*$70.95*	$0.00
15 - 19 Years	$161.24	$0.00	$0.00	$161.24	$161.24	$322.48	*$161.24*	$0.00
10 - 14 Years	$225.74	$0.00	$0.00	$225.74	$96.74	$322.48	*$225.74*	$0.00
5 - 9 Years	$290.23	$0.00	$0.00	$290.23	$32.25	$322.48	*$290.23*	$0.00
Retiree 65+ and Spouse under 65								
Retiree enrolled with Kaiser Medicare Advantage; Spouse enrolled with Kaiser HMO								
20+ Years	$70.95	$419.94	$0.00	$490.89	$671.47	$1,162.36	*$505.90*	-$15.01
15 - 19 Years	$161.24	$503.93	$0.00	$665.17	$497.19	$1,162.36	*$683.19*	-$18.02
10 - 14 Years	$225.74	$671.90	$0.00	$897.64	$264.72	$1,162.36	*$921.66*	-$24.02
5 - 9 Years	$290.23	$755.89	$0.00	$1,046.12	$116.24	$1,162.36	*$1,073.15*	-$27.03
Retiree 65+ and 1 Child								
Retiree enrolled with Kaiser Medicare Advantage; Child enrolled with Kaiser HMO								
20+ Years	$70.95	$419.94	$0.00	$490.89	$671.47	$1,162.36	*$505.90*	-$15.01
15 - 19 Years	$161.24	$503.93	$0.00	$665.17	$497.19	$1,162.36	*$683.19*	-$18.02
10 - 14 Years	$225.74	$671.90	$0.00	$897.64	$264.72	$1,162.36	*$921.66*	-$24.02
5 - 9 Years	$290.23	$755.89	$0.00	$1,046.12	$116.24	$1,162.36	*$1,073.15*	-$27.03
Retiree 65+ and 2 or more Children								
Retiree enrolled with Kaiser Medicare Advantage; Children enrolled with Kaiser HMO								
20+ Years	$70.95	$797.89	$0.00	$868.83	$1,049.42	$1,918.25	*$897.40*	-$28.57
15 - 19 Years	$161.24	$957.46	$0.00	$1,118.70	$799.55	$1,918.25	*$1,152.98*	-$34.28
10 - 14 Years	$225.74	$1,276.62	$0.00	$1,502.35	$415.90	$1,918.25	*$1,548.06*	-$45.71
5 - 9 Years	$290.23	$1,436.19	$25.16	$1,751.58	$166.67	$1,918.25	*$1,808.71*	-$57.13
Retiree 65+, Spouse under 65, and Child(ren)								
Retiree enrolled w/ Kaiser Medicare Advantage Spouse enrolled w/ Kaiser HMO, Child(ren) enrolled w/ Kaiser HMO								
20+ Years	$70.95	$797.89	$0.00	$868.83	$1,049.42	$1,918.25	*$897.40*	-$28.57
15 - 19 Years	$161.24	$957.46	$0.00	$1,118.70	$799.55	$1,918.25	*$1,152.98*	-$34.28
10 - 14 Years	$225.74	$1,276.62	$0.00	$1,502.35	$415.90	$1,918.25	*$1,548.06*	-$45.71
5 - 9 Years	$290.23	$1,436.19	$25.16	$1,751.58	$166.67	$1,918.25	*$1,808.71*	-$57.13
Retiree 65+ and Spouse 65+								
Retiree enrolled with Kaiser Medicare Advantage, Spouse enrolled with Kaiser Medicare Advantage								
20+ Years	$70.95	$161.24	$0.00	$232.19	$412.77	$644.96	*$232.19*	$0.00
15 - 19 Years	$161.24	$193.49	$0.00	$354.73	$290.23	$644.96	*$354.73*	$0.00
10 - 14 Years	$225.74	$257.98	$0.00	$483.72	$161.24	$644.96	*$483.72*	$0.00
5 - 9 Years	$290.23	$290.23	$0.00	$580.46	$64.50	$644.96	*$580.46*	$0.00
Retiree 65+, Spouse 65+, and 1 Child								
Retiree enrolled w/ Kaiser Medicare Advantage, Spouse enrolled w/ Kaiser Medicare Advantage, Child enrolled w/ Kaiser HMO								
20+ Years	$70.95	$581.18	$0.00	$652.13	$832.71	$1,484.84	*$667.14*	-$15.01
15 - 19 Years	$161.24	$697.42	$0.00	$858.66	$626.18	$1,484.84	*$876.67*	-$18.01
10 - 14 Years	$225.74	$929.89	$0.00	$1,155.62	$329.22	$1,484.84	*$1,179.65*	-$24.03
5 - 9 Years	$290.23	$1,046.12	$0.00	$1,336.36	$148.48	$1,484.84	*$1,363.38*	-$27.02
Retiree 65+, Spouse 65+, and 2 or more Children								
Retiree enrolled w/ Kaiser Medicare Advantage, Spouse enrolled w/ Kaiser Medicare Advantage, Children enrolled w/ Kaiser HMO								
20+ Years	$70.95	$959.13	$10.66	$1,040.73	$1,200.00	$2,240.73	*$1,097.86*	-$57.13
15 - 19 Years	$161.24	$1,150.95	$95.21	$1,407.40	$833.33	$2,240.73	*$1,464.53*	-$57.13
10 - 14 Years	$225.74	$1,534.60	$0.00	$1,760.34	$480.39	$2,240.73	*$1,806.04*	-$45.70
5 - 9 Years	$290.23	$1,726.43	$57.40	$2,074.06	$166.67	$2,240.73	*$2,131.19*	-$57.13
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child								
Retiree enrolled w/ Kaiser Medicare Advantage, Spouse enrolled w/ Kaiser Medicare Adv, and Child enrolled w/ Kaiser Adv								
20+ Years	$70.95	$322.48	$0.00	$393.43	$574.01	$967.44	*$393.43*	$0.00
15 - 19 Years	$161.24	$386.98	$0.00	$548.22	$419.22	$967.44	*$548.22*	$0.00
10 - 14 Years	$225.74	$515.97	$0.00	$741.70	$225.74	$967.44	*$741.70*	$0.00
5 - 9 Years	$290.23	$580.46	$0.00	$870.70	$96.74	$967.44	*$870.70*	$0.00

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