2027 Plan Year Health Insurance Premiums and Contributions
Retirees/Spouse/Child(ren) Not Medicare Eligible (Under 65)
January 1 - December 31, 2027

	2027			*2026*	2026 vs 2027
Cigna High OAP with Basic Vision	**Retiree Contribution Monthly**	**APS Contribution Monthly**	**Cigna Total Rate Monthly**	**Retiree Contribution Monthly**	**Increase for Retiree**
Retiree					
20+ Years	$310.64	$660.12	$970.76	*$288.35*	*$22.29*
15-19 Years	$485.38	$485.38	$970.76	*$450.54*	*$34.84*
10-14 Years	$679.53	$291.23	$970.76	*$630.76*	*$48.77*
5-9 Years	$873.68	$97.08	$970.76	*$810.97*	*$62.71*
Retiree + Spouse					
20+ Years	$838.75	$1,200.00	$2,038.75	*$775.89*	*$62.86*
15-19 Years	$1,205.42	$833.33	$2,038.75	*$1,059.08*	*$146.34*
10-14 Years	$1,538.75	$500.00	$2,038.75	*$1,419.31*	*$119.44*
5-9 Years	$1,872.08	$166.67	$2,038.75	*$1,725.74*	*$146.34*
Retiree + Child/Children					
20+ Years	$756.26	$1,088.28	$1,844.54	*$701.98*	*$54.28*
15-19 Years	$1,014.50	$830.04	$1,844.54	*$941.68*	*$72.82*
10-14 Years	$1,383.40	$461.14	$1,844.54	*$1,284.10*	*$99.30*
5-9 Years	$1,677.87	$166.67	$1,844.54	*$1,545.47*	*$132.40*
Retiree + Spouse + Child/Children					
20+ Years	$1,712.51	$1,200.00	$2,912.51	*$1,503.45*	*$209.06*
15-19 Years	$2,079.18	$833.33	$2,912.51	*$1,870.12*	*$209.06*
10-14 Years	$2,412.51	$500.00	$2,912.51	*$2,203.45*	*$209.06*
5-9 Years	$2,745.84	$166.67	$2,912.51	*$2,536.78*	*$209.06*

2027 Plan Year Health Insurance Premiums and Contributions
Retirees/Spouse/Child(ren) Not Medicare Eligible (Under 65)
January 1 - December 31, 2027

	2027			2026	2026 vs 2027
Cigna Low OAP with Basic Vision	**Retiree Contribution Monthly**	**APS Contribution Monthly**	**Cigna Total Rate Monthly**	**Retiree Contribution Monthly**	**Increase for Retiree**
Retiree					
20+ Years	$238.88	$679.88	$918.76	*$221.73*	*$17.15*
15-19 Years	$459.38	$459.38	$918.76	*$426.40*	*$32.98*
10-14 Years	$643.13	$275.63	$918.76	*$596.97*	*$46.16*
5-9 Years	$826.88	$91.88	$918.76	*$767.53*	*$59.35*
Retiree + Spouse					
20+ Years	$752.53	$1,177.04	$1,929.57	*$698.51*	*$54.02*
15-19 Years	$1,096.24	$833.33	$1,929.57	*$985.08*	*$111.16*
10-14 Years	$1,447.18	$482.39	$1,929.57	*$1,343.29*	*$103.89*
5-9 Years	$1,762.90	$166.67	$1,929.57	*$1,624.39*	*$138.51*
Retiree + Child/Children					
20+ Years	$680.84	$1,064.90	$1,745.74	*$631.97*	*$48.87*
15-19 Years	$960.16	$785.58	$1,745.74	*$891.24*	*$68.92*
10-14 Years	$1,309.30	$436.44	$1,745.74	*$1,215.32*	*$93.98*
5-9 Years	$1,579.07	$166.67	$1,745.74	*$1,458.39*	*$120.68*
Retiree + Spouse + Child/Children					
20+ Years	$1,556.49	$1,200.00	$2,756.49	*$1,358.63*	*$197.86*
15-19 Years	$1,923.16	$833.33	$2,756.49	*$1,725.30*	*$197.86*
10-14 Years	$2,256.49	$500.00	$2,756.49	*$2,058.63*	*$197.86*
5-9 Years	$2,589.82	$166.67	$2,756.49	*$2,391.96*	*$197.86*

2027 Plan Year Health Insurance Premiums and Contributions
Retirees/Spouse/Child(ren) Not Medicare Eligible (Under 65)
January 1 - December 31, 2027

	2027			*2026*	2026 vs 2027
Kaiser HMO	**Retiree Contribution Monthly**	**APS Contribution Monthly**	**Kaiser Total Rate Monthly**	**Retiree Contribution Monthly**	**Increase for Retiree**
Retiree					
20+ Years	$184.77	$655.11	$839.88	*$191.38*	*($6.61)*
15-19 Years	$419.94	$419.94	$839.88	*$434.95*	*($15.01)*
10-14 Years	$587.92	$251.96	$839.88	*$608.94*	*($21.02)*
5-9 Years	$755.89	$83.99	$839.88	*$782.92*	*($27.03)*
Retiree + Spouse					
20+ Years	$626.13	$1,137.62	$1,763.75	*$648.56*	*($22.43)*
15-19 Years	$970.06	$793.69	$1,763.75	*$1,004.82*	*($34.76)*
10-14 Years	$1,322.81	$440.94	$1,763.75	*$1,370.20*	*($47.39)*
5-9 Years	$1,597.08	$166.67	$1,763.75	*$1,660.27*	*($63.19)*
Retiree + Child/Children					
20+ Years	$566.50	$1,029.27	$1,595.77	*$586.78*	*($20.28)*
15-19 Years	$877.67	$718.10	$1,595.77	*$909.09*	*($31.42)*
10-14 Years	$1,196.83	$398.94	$1,595.77	*$1,239.67*	*($42.84)*
5-9 Years	$1,436.19	$159.58	$1,595.77	*$1,487.61*	*($51.42)*
Retiree + Spouse + Child/Children					
20+ Years	$1,319.64	$1,200.00	$2,519.64	*$1,409.90*	*($90.26)*
15-19 Years	$1,686.31	$833.33	$2,519.64	*$1,776.57*	*($90.26)*
10-14 Years	$2,019.64	$500.00	$2,519.64	*$2,109.90*	*($90.26)*
5-9 Years	$2,352.97	$166.67	$2,519.64	*$2,443.23*	*($90.26)*