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

2027									2026	2026 vs 2027
Cigna High OAP + Kaiser	Retiree Contribution	Dependent Contribution	Cap Adjustment	**Retiree TOTAL Contribution**	**APS Total Contribution**	**Total Premium**	*Kaiser Medicare Rate*	*Cigna Rate*	**Retiree TOTAL Contribution**	**Increase for Retiree**
Retiree enrolled in Cigna HIGH OAP, Spouse enrolled in Kaiser MedAdvantage Plan										
20+ Years	$310.64	$161.24	$0.00	$471.88	$821.36	$1,293.24	*$322.48*	*$970.76*	$359.30	$112.58
15-19 Years	$485.38	$193.49	$0.00	$678.87	$614.37	$1,293.24	*$322.48*	*$970.76*	$611.78	$67.09
10-14 Years	$679.53	$257.98	$0.00	$937.51	$355.73	$1,293.24	*$322.48*	*$970.76*	$856.50	$81.01
5-9 Years	$873.68	$290.23	$0.00	$1,163.91	$129.33	$1,293.24	*$322.48*	*$970.76*	$1,101.20	$62.71
Retiree + child(ren) enrolled in Kaiser HMO, Spouse enrolled in Kaiser MedAdvantage										
20+ Years	$756.26	$161.24	$49.52	$967.02	$1,200.00	$2,167.02	*$322.48*	*$1,844.54*	$834.62	$132.40
15-19 Years	$1,014.50	$193.49	$125.70	$1,333.69	$833.33	$2,167.02	*$322.48*	*$1,844.54*	$1,201.29	$132.40
10-14 Years	$1,383.41	$257.98	$25.63	$1,667.02	$500.00	$2,167.02	*$322.48*	*$1,844.54*	$1,534.62	$132.40
5-9 Years	$1,660.09	$290.23	$50.03	$2,000.35	$166.67	$2,167.02	*$322.48*	*$1,844.54*	$1,867.95	$132.40

2027									2026	2026 vs 2027
Cigna Low OAP + Kaiser	Retiree Contribution	Dependent Contribution	Cap Adjustment	**Retiree TOTAL Contribution**	**APS Total Contribution**	**Total Premium**	*Kaiser Medicare Rate*	*Cigna Rate*	**Retiree TOTAL Contribution**	**Increase for Retiree**
Retiree enrolled in Cigna LOW OAP, Spouse enrolled in Kaiser MedAdvantage Plan										
20+ Years	$238.88	$161.24	$0.00	$400.12	$841.12	$1,241.24	*$322.48*	*$918.76*	$292.68	$107.44
15-19 Years	$459.38	$193.49	$0.00	$652.87	$588.37	$1,241.24	*$322.48*	*$918.76*	$587.65	$65.22
10-14 Years	$643.13	$257.98	$0.00	$901.11	$340.13	$1,241.24	*$322.48*	*$918.76*	$822.71	$78.40
5-9 Years	$826.88	$290.23	$0.00	$1,117.11	$124.13	$1,241.24	*$322.48*	*$918.76*	$1,057.76	$59.35
Retiree + child(ren) enrolled in Cigna LOW OAP, Spouse enrolled in Kaiser MedAdvantage										
20+ Years	$680.84	$161.24	$26.14	$868.22	$1,200.00	$2,068.22	*$322.48*	*$1,745.74*	$742.91	$125.31
15-19 Years	$960.16	$193.49	$81.24	$1,234.89	$833.33	$2,068.22	*$322.48*	*$1,745.74*	$1,109.58	$125.31
10-14 Years	$1,309.31	$257.98	$0.93	$1,568.22	$500.00	$2,068.22	*$322.48*	*$1,745.74*	$1,442.91	$125.31
5-9 Years	$1,571.17	$290.23	$40.15	$1,901.55	$166.67	$2,068.22	*$322.48*	*$1,745.74*	$1,776.24	$125.31

2027									2026	2026 vs 2027
Kaiser	Retiree Contribution	Dependent Contribution	Cap Adjustment	**Retiree TOTAL Contribution**	**APS Total Contribution**	**Total Premium**	*Kaiser Medicare Rate*	*Kaiser Rate*	**Retiree TOTAL Contribution**	**Increase for Retiree**
Retiree enrolled in Kaiser HMO, Spouse enrolled in Kaiser MedAdvantage Plan										
20+ Years	$184.77	$161.24	$0.00	$346.01	$816.35	$1,162.36	*$322.48*	*$839.88*	$262.33	$83.68
15-19 Years	$419.94	$193.49	$0.00	$613.43	$548.93	$1,162.36	*$322.48*	*$839.88*	$596.20	$17.23
10-14 Years	$587.92	$257.98	$0.00	$845.90	$316.46	$1,162.36	*$322.48*	*$839.88*	$834.68	$11.22
5-9 Years	$755.89	$290.23	$0.00	$1,046.12	$116.24	$1,162.36	*$322.48*	*$839.88*	$1,073.15	($27.03)
Retiree + child(ren) enrolled in Kaiser HMO, Spouse enrolled in Kaiser MedAdvantage										
20+ Years	$566.50	$161.24	$0.00	$727.74	$1,190.51	$1,918.25	*$322.48*	*$1,595.77*	$775.38	($47.64)
15-19 Years	$877.67	$193.49	$13.76	$1,084.92	$833.33	$1,918.25	*$322.48*	*$1,595.77*	$1,142.05	($57.13)
10-14 Years	$1,196.83	$257.98	$0.00	$1,454.81	$463.44	$1,918.25	*$322.48*	*$1,595.77*	$1,475.38	($20.57)
5-9 Years	$1,436.19	$290.23	$25.16	$1,751.58	$166.67	$1,918.25	*$322.48*	*$1,595.77*	$1,808.71	($57.13)