

## RETIREE HEALTH INSURANCE COSTS FY27 (7/1/26-6/30/27)

Listed below are current monthly premium rates as well as the "Retiree Insurance Plan Credit" for those eligible retirees. (To determine your monthly cost, take the Current Rate less your applicable Retiree Insurance Plan Credit):

### **CURRENT MONTHLY RATES FY2027 (7/1/26-6/30/27)**

#### **RETIREES WITH MEDICARE:**

##### **Cigna Indemnity Supplemental Plan (Medicare Surround)**

|                                                            |           |
|------------------------------------------------------------|-----------|
| Individual                                                 | \$ 731.38 |
| Individual & Spouse (both with Medicare)                   | 1,462.77  |
| Individual & Spouse (one with Medicare; other on COBRA)    | 1,934.79  |
| Individual & Spouse (one with Medicare; other after COBRA) | 2,046.95  |

#### **RETIREES WITHOUT MEDICARE ELIGIBILITY:**

##### **Cigna Open Access Plus (COBRA)**

|                     |             |
|---------------------|-------------|
| Individual          | \$ 1,315.57 |
| Parent & Child      | 2,152.62    |
| Individual & Spouse | 2,631.13    |
| Family              | 3,529.77    |

##### **Cigna Open Access Plus (after COBRA)**

|                     |             |
|---------------------|-------------|
| Individual          | \$ 1,203.41 |
| Parent & Child      | 1,994.55    |
| Individual & Spouse | 2,406.82    |
| Family              | 3,289.35    |

If you are receiving a benefit credit under the "Retiree Insurance Plan" (for retirees with at least 15 years of service and a retirement date on or after 7/1/2002), the benefit credit for FY27 will reduce your cost for coverage. As a reminder, the **"Retiree Insurance Plan"** is:

#### **Credit Amount for Retirees without Medicare Eligibility:**

- \$373.33 a month for those with 30+ years of service and retiree is not yet eligible for Medicare
- \$317.50 a month for those with 25-29 years of service and retiree is not yet eligible for Medicare
- \$261.25 a month for those with 20-24 years of service and retiree is not yet eligible for Medicare
- \$205.42 a month for those with 15-19 years of service and retiree is not yet eligible for Medicare

#### **Credit Amount Retirees with Medicare:**

- \$205.42 a month for those with 30+ years of service and retiree is eligible for Medicare
- \$174.58 a month for those with 25-29 years of service and retiree is eligible for Medicare
- \$144.17 a month for those with 20-24 years of service and retiree is eligible for Medicare
- \$112.50 a month for those with 15-19 years of service and retiree is eligible for Medicare Note: the Retiree Insurance Plan credit is for retirees only and does not apply to surviving spouses.

For retirees prior to 7/1/02 with at least 25 years of service and coverage under ACPS health plan, retiree subsidy checks will be mailed in December 2026.

Retirees not covered under ACPS retiree health plan as of 7/1/26 are unable to join at a future date. "Better Schools, Brighter Futures"