



Martin County School District
Monthly Retiree Insurance Plan Premiums
July 1, 2009 - June 30, 2010

Table II

Medical - CIGNA HealthCare Under 65 Rates				
	Years Employed	% paid by MCSD	Open Access Plus In-Network (HMO)	Open Access Plus (PPO)
Retiree Rate	0 - 14	0%	\$ 519.00	\$ 776.22
Retiree Rate	15 - 19	25%	\$ 389.25	\$ 646.47
Retiree Rate	20 - 24	50%	\$ 259.50	\$ 516.72
Retiree Rate	25	75%	\$ 129.75	\$ 386.97
Retiree Rate	26 - 29	75%	State Subsidy	\$ 386.97
Retiree Rate	30 +	100%	State Subsidy	\$ 257.22
Family*			\$ 511.80	\$ 856.00
Dependent Child Age 26 - 30**			\$ 247.96	\$ 392.90

Medical - CIGNA HealthCare On Medicare <u>or</u> Over 65			
	Years	Percent Paid	PPO
Retiree	0 - 14	0%	\$ 388.98
Retiree Rate	15 - 19	25%	\$ 259.23
Retiree Rate	20 - 24	50%	\$ 129.48
Retiree Rate	25 - 29	75%	State Subsidy
Retiree Rate	30 +	100%	State Subsidy
Family*			\$ 387.06

DENTAL - CIGNA			
	<i>DHMO</i>	<i>Low Option PPO</i>	<i>High Option PPO</i>
Retiree	\$ 21.58	\$ 21.08	\$ 32.30
Family*	\$ 31.06	\$ 33.34	\$ 51.06

VISION - DAVIS VISION			
Retiree	\$ 4.96		
Family*	\$ 9.60		

CORE LIFE INSURANCE - THE STANDARD			
	<i>Former Teacher</i>	<i>Former</i>	
Retiree	<i>Non-Instructional</i>	<i>Administrator</i>	
Age 64 or younger	\$ 7.70	\$ 16.50	
65 - 69	\$ 5.01	\$ 10.73	
70+	\$ 3.85	\$ 8.25	

SUPPLEMENTAL LIFE INSURANCE - \$5,000 - THE STANDARD INS CO			
Retiree	\$ 1.45		

* To calculate the total family premium, add the retiree rate and the family rate together.

** The dependent child rate for age 26 - 30 will be over and above the applicable family rate, per dependent.