

## 2024 Dental Rates for ERFC and FCERS Retirees

Aetna DPPO		Aetna DNO	
Coverage Level	Monthly Total Rate	Coverage Level	Monthly Total Rate
Individual	\$55.22	Individual	\$20.48
Retiree + 1	\$93.88	Retiree + 1	\$34.83
Family	\$133.11	Family	\$49.29

## 2024 Medical Rates<sup>1</sup> for ERFC Retirees

(Subsidy applies to age 55 and older)

Medical Plan	Monthly Total Rate	ERFC Subsidy Applies to Age 55 & Older	Monthly Total Rate Minus Subsidy
<b>Cigna Open Access Plus (OAP)</b> (Available to retirees not eligible for Medicare)			
Individual	\$784.06	\$100.00	\$684.06
Retiree + 1 (no Medicare)	\$1,568.13	\$100.00	\$1,468.13
Family	\$1,960.19	\$100.00	\$1,860.19
<b>Aetna Group Medicare Advantage PPO</b> (Medicare-eligible retirees)			
Medicare Individual	\$410.71	\$100.00	\$310.71
Double Medicare	\$821.42	\$100.00	\$721.42
<b>Cigna Open Access Plus (OAP) + Aetna Group Medicare Advantage PPO</b> (Medicare + Non-Medicare-eligible participants)			
1 Medicare + 1 Individual	\$1,194.77	\$100.00	\$1,094.77
1 Medicare + 2 Individuals	\$1,960.19	\$100.00	\$1,860.19
Double Medicare + 1 Individual	\$1,605.48	\$100.00	\$1,505.48
Medicare + Family	\$1,960.19	\$100.00	\$1,860.19
Double Medicare + Family	\$1,960.19	\$100.00	\$1,860.19
<b>Kaiser Permanente HMO</b> (Non-Medicare retirees who live in the local KP HMO service area)			
<b>Kaiser Permanente Medicare Advantage</b> (Medicare retirees who live in the local KPMA service area)			
Individual	\$795.83	\$100.00	\$695.83
Retiree + 1 (no Medicare)	\$1,591.66	\$100.00	\$1,491.66
Family	\$1,989.58	\$100.00	\$1,889.58
Medicare Individual	\$265.59	\$100.00	\$165.59
Double Medicare	\$531.18	\$100.00	\$431.18
1 Medicare + 1 Individual	\$1,061.42	\$100.00	\$961.42
1 Medicare + 2 Individuals	\$1,857.25	\$100.00	\$1,757.25
Double Medicare + 1 Individual	\$1,327.01	\$100.00	\$1,227.01
Medicare + Family	\$1,989.58	\$100.00	\$1,889.58
Double Medicare + Family	\$1,989.58	\$100.00	\$1,889.58

<sup>1</sup>FCPS requires all Medicare-eligible retirees to elect Medicare Parts A and B when first eligible. This includes retirees/spouses/dependents eligible due to disability. Refer to [www.Medicare.gov](http://www.Medicare.gov) for premiums/surcharges applicable to Medicare coverage.

# 2024 Medical Rates<sup>1</sup> for FCERS Retirees

(Subsidy applies to age 55 and older)

Your medical rate will be the monthly total rate for your plan and coverage MINUS a subsidy based on your years of service (see *Retiree Benefits Handbook*).

Medical Plan	Monthly Total Rate	\$ 15 Subsidy	\$ 25 Subsidy	\$ 50 Subsidy	\$ 100 Subsidy	\$ 125 Subsidy	\$ 150 Subsidy	\$ 175 Subsidy
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## Cigna Open Access Plus (OAP)

(Available to retirees not eligible for Medicare)

Individual	\$784.06	\$769.06	\$759.06	\$734.06	\$684.06	\$659.06	\$634.06	\$609.06
Retiree+1 (no Medicare)	\$1,568.13	\$1,553.13	\$1,543.13	\$1,518.13	\$1,468.13	\$1,443.13	\$1,418.13	\$1,393.13
Family	\$1,960.19	\$1,945.19	\$1,935.19	\$1,910.19	\$1,860.19	\$1,835.19	\$1,810.19	\$1,785.19

## Aetna Group Medicare Advantage PPO

(Medicare-eligible retirees)

Medicare Individual	\$410.71	\$395.71	\$385.71	\$360.71	\$310.71	\$285.71	\$260.71	\$235.71
Double Medicare	\$821.42	\$806.42	\$796.42	\$771.42	\$721.42	\$696.42	\$671.42	\$646.42

## Cigna Open Access Plus (OAP) + Aetna Group Medicare Advantage PPO

(Medicare + Non-Medicare-eligible participants)

1 Medicare + 1 Ind.	\$1,194.77	\$1,179.77	\$1,169.77	\$1,144.77	\$1,094.77	\$1,069.77	\$1,044.77	\$1,019.77
1 Medicare + 2 Ind.	\$1,960.19	\$1,945.19	\$1,935.19	\$1,910.19	\$1,860.19	\$1,835.19	\$1,810.19	\$1,785.19
Double Med. + 1 Ind.	\$1,605.48	\$1,590.48	\$1,580.48	\$1,555.48	\$1,505.48	\$1,480.48	\$1,455.48	\$1,430.48
Medicare + Family	\$1,960.19	\$1,945.19	\$1,935.19	\$1,910.19	\$1,860.19	\$1,835.19	\$1,810.19	\$1,785.19
Double Med. + Family	\$1,960.19	\$1,945.19	\$1,935.19	\$1,910.19	\$1,860.19	\$1,835.19	\$1,810.19	\$1,785.19

## Kaiser Permanente HMO (Non-Medicare retirees who live in the local KP HMO service area)

### Kaiser Permanente Medicare Advantage (Medicare retirees who live in the local KPMA service area)

Individual	\$795.83	\$780.83	\$770.83	\$745.83	\$695.83	\$670.83	\$645.83	\$620.83
Retiree+1 (no Medicare)	\$1,591.66	\$1,576.66	\$1,566.66	\$1,541.66	\$1,491.66	\$1,466.66	\$1,441.66	\$1,416.66
Family	\$1,989.58	\$1,974.58	\$1,964.58	\$1,939.58	\$1,889.58	\$1,864.58	\$1,839.58	\$1,814.58
Medicare Individual	\$265.59	\$250.59	\$240.59	\$215.59	\$165.59	\$140.59	\$115.59	\$90.59
Double Medicare	\$531.18	\$516.18	\$506.18	\$481.18	\$431.18	\$406.18	\$381.18	\$356.18
1 Medicare + 1 Ind.	\$1,061.42	\$1,046.42	\$1,036.42	\$1,011.42	\$961.42	\$936.42	\$911.42	\$886.42
1 Medicare + 2 Ind.	\$1,857.25	\$1,842.25	\$1,832.25	\$1,807.25	\$1,757.25	\$1,732.25	\$1,707.25	\$1,682.25
Double Med. + 1 Ind.	\$1,327.01	\$1,312.01	\$1,302.01	\$1,277.01	\$1,227.01	\$1,202.01	\$1,177.01	\$1,152.01
Medicare + Family	\$1,989.58	\$1,974.58	\$1,964.58	\$1,939.58	\$1,889.58	\$1,864.58	\$1,839.58	\$1,814.58
Double Med. + Family	\$1,989.58	\$1,974.58	\$1,964.58	\$1,939.58	\$1,889.58	\$1,864.58	\$1,839.58	\$1,814.58

### Key to Coverage Level Rates

<b>Individual:</b> You (the individual)	<b>1 Medicare + 1 Individual:</b> You + 1 dependent. One individual has Medicare and one individual does not.
<b>Retiree + 1 (no Medicare):</b> You + 1 dependent; no one has Medicare coverage.	<b>1 Medicare + 2 Individuals:</b> You + 2 dependents. One individual has Medicare and two individuals do not.
<b>Family (Retiree + 2 or more):</b> You + 2 or more dependents; no one has Medicare	<b>Double Medicare + 1 Individual:</b> You + 2 Dependents. Two individuals have Medicare and one individual does not.
<b>Medicare Individual:</b> You (the individual) have Medicare coverage.	<b>Medicare + Family:</b> One individual has Medicare and 3 or more individuals do not.
<b>Double Medicare:</b> You + 1 dependent. Both you and your dependent have Medicare.	<b>Double Medicare + Family:</b> Two individuals have Medicare and 3 or more individuals do not.

<sup>1</sup>FCPS requires all Medicare-eligible retirees to elect Medicare Parts A and B when first eligible. This includes retirees/spouses/dependents eligible due to disability. Refer to [www.Medicare.gov](http://www.Medicare.gov) for premiums/surcharges applicable to Medicare coverage.