

2023 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	\$21.25
Retiree + 1	\$93.88	Retiree + 1	\$36.15
Family	\$133.11	Family	\$51.14

2023 Medical Rates¹ 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
Cigna Open Access Plus (OAP) (Available to retirees not eligible for Medicare)			
Individual	\$682.98	\$100.00	\$582.98
Retiree + 1 (no Medicare)	\$1,365.97	\$100.00	\$1,265.97
Family	\$1,707.48	\$100.00	\$1,607.48
Aetna Group Medicare Advantage PPO (Medicare eligible retirees)			
Medicare Individual	\$410.71	\$100.00	\$310.71
Double Medicare	\$821.42	\$100.00	\$721.42
Cigna Open Access Plus (OAP) + Aetna Group Medicare Advantage PPO (Medicare + Non Medicare eligible participants)			
1 Medicare + 1 Individual	\$1,093.69	\$100.00	\$993.69
1 Medicare + 2 Individuals	\$1,707.48	\$100.00	\$1,607.48
Double Medicare + 1 Individual	\$1,504.40	\$100.00	\$1,404.40
Medicare + Family	\$1,707.48	\$100.00	\$1,607.48
Double Medicare + Family	\$1,707.48	\$100.00	\$1,607.48
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	\$715.26	\$100.00	\$615.26
Retiree + 1 (no Medicare)	\$1,430.53	\$100.00	\$1,330.53
Family	\$1,788.17	\$100.00	\$1,688.17
Medicare Individual	\$251.22	\$100.00	\$151.22
Double Medicare	\$502.44	\$100.00	\$402.44
1 Medicare + 1 Individual	\$966.48	\$100.00	\$866.48
1 Medicare + 2 Individuals	\$1,681.75	\$100.00	\$1,581.75
Double Medicare + 1 Individual	\$1,217.70	\$100.00	\$1,117.70
Medicare + Family	\$1,788.17	\$100.00	\$1,688.17
Double Medicare + Family	\$1,788.17	\$100.00	\$1,688.17

¹FCPS 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 for premiums/surcharges applicable to Medicare coverage.

2023 Medical Rates¹ 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	\$682.98	\$667.98	\$657.98	\$632.98	\$582.98	\$557.98	\$532.98	\$507.98
Retiree+1 (no Medicare)	\$1,365.97	\$1,350.97	\$1,340.97	\$1,315.97	\$1,265.97	\$1,240.97	\$1,215.97	\$1,190.97
Family	\$1,707.48	\$1,692.48	\$1,682.48	\$1,657.48	\$1,607.48	\$1,582.48	\$1,557.48	\$1,532.48

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.	\$1,093.69	\$1,078.69	\$1,068.69	\$1,043.69	\$993.69	\$968.69	\$943.69	\$918.69
1 Medicare + 2 Ind.	\$1,707.48	\$1,692.48	\$1,682.48	\$1,657.48	\$1,607.48	\$1,582.48	\$1,557.48	\$1,532.48
Double Med. + 1 Ind.	\$1,504.40	\$1,489.40	\$1,479.40	\$1,454.40	\$1,404.40	\$1,379.40	\$1,354.40	\$1,329.40
Medicare + Family	\$1,707.48	\$1,692.48	\$1,682.48	\$1,657.48	\$1,607.48	\$1,582.48	\$1,557.48	\$1,532.48
Double Med. + Family	\$1,707.48	\$1,692.48	\$1,682.48	\$1,657.48	\$1,607.48	\$1,582.48	\$1,557.48	\$1,532.48

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	\$715.26	\$700.26	\$690.26	\$665.26	\$615.26	\$590.26	\$565.26	\$540.26
Retiree+1 (no Medicare)	\$1,430.53	\$1,415.53	\$1,405.53	\$1,380.53	\$1,330.53	\$1,305.53	\$1,280.53	\$1,255.53
Family	\$1,788.17	\$1,773.17	\$1,763.17	\$1,738.17	\$1,688.17	\$1,663.17	\$1,638.17	\$1,613.17
Medicare Individual	\$251.22	\$236.22	\$226.22	\$201.22	\$151.22	\$126.22	\$101.22	\$76.22
Double Medicare	\$502.44	\$487.44	\$477.44	\$452.44	\$402.44	\$377.44	\$352.44	\$327.44
1 Medicare + 1 Ind.	\$966.48	\$951.48	\$941.48	\$916.48	\$866.48	\$841.48	\$816.48	\$791.48
1 Medicare + 2 Ind.	\$1,681.75	\$1,666.75	\$1,656.75	\$1,631.75	\$1,581.75	\$1,556.75	\$1,531.75	\$1,506.75
Double Med. + 1 Ind.	\$1,217.70	\$1,202.70	\$1,192.70	\$1,167.70	\$1,117.70	\$1,092.70	\$1,067.70	\$1,042.70
Medicare + Family	\$1,788.17	\$1,773.17	\$1,763.17	\$1,738.17	\$1,688.17	\$1,663.17	\$1,638.17	\$1,613.17
Double Med. + Family	\$1,788.17	\$1,773.17	\$1,763.17	\$1,738.17	\$1,688.17	\$1,663.17	\$1,638.17	\$1,613.17

Key to Coverage Level Rates

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

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