

## 2020 Dental Rates for ERFC and FCERS Retirees

Aetna DPPO			Aetna DNO	
Coverage Level	Pre-65 Retirees/ Dependents	Age 65 and Older Retirees/Dependents <sup>1</sup>	Coverage Level	All Age Groups
	Monthly Total Rate	Monthly Total Rate		Monthly Total Rate
Individual	\$51.85	\$59.07	Individual	\$21.25
Minifamily (2-Party)	\$88.15	\$100.40	Minifamily (2-Party)	\$36.15
Family	\$124.99	\$142.37	Family	\$51.14

## 2020 Medical Rates for ERFC Retirees

Medical Plan	Monthly Total Rate	ERFC Age 55 & Older Subsidy	Monthly Total Rate Minus Subsidy
<b>Aetna/Innovation Health</b> (Non-Medicare retirees)			
<b>Aetna Group Medicare Advantage PPO</b> (Medicare-eligible retirees)			
Individual	\$821.12	\$100.00	\$721.12
Minifamily (2-Party)	\$1,642.26	\$100.00	\$1,542.26
Family	\$2,052.81	\$100.00	\$1,952.81
Medicare Individual	\$362.50	\$100.00	\$262.50
Medicare Minifamily (2-Party)	\$724.99	\$100.00	\$624.99
Individual + Medicare	\$1,183.62	\$100.00	\$1,083.62
Minifamily + Medicare	\$2,004.76	\$100.00	\$1,904.76
Family + Medicare	\$2,052.81	\$100.00	\$1,952.81
<b>CareFirst BlueChoice Advantage</b> (Available to all retirees not eligible for Medicare)			
Individual	\$608.00	\$100.00	\$508.00
Minifamily (2-Party)	\$1,215.99	\$100.00	\$1,115.99
Family	\$1,520.01	\$100.00	\$1,420.01
<b>Kaiser Permanente</b> (Available to retirees who live in the local Kaiser Permanente/KP Medicare service area)			
Individual	\$668.94	\$100.00	\$568.94
Minifamily (2-Party)	\$1,337.88	\$100.00	\$1,237.88
Family	\$1,672.36	\$100.00	\$1,572.36
Medicare Individual	\$259.15	\$100.00	\$159.15
Medicare Minifamily (2-Party)	\$518.29	\$100.00	\$418.29
Individual + Medicare	\$928.09	\$100.00	\$828.09
Minifamily + Medicare	\$1,597.02	\$100.00	\$1,497.02
Family + Medicare	\$1,672.36	\$100.00	\$1,572.36

<sup>1</sup> The pre-65 premium is assessed if all covered individuals are under 65 or not covered by Medicare. The Age 65 and Older premium is assessed if one or more individuals are age 65 or older (or covered by Medicare).

## 2020 Medical Rates for FCERS Retirees

(Subsidy applies to age 55 and older)

Your 2020 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
<b>Aetna/Innovation Health</b> (Non-Medicare retirees)								
<b>Aetna Group Medicare Advantage PPO</b> (Medicare-eligible retirees)								
Individual	\$821.12	\$806.12	\$796.12	\$771.12	\$721.12	\$696.12	\$671.12	\$646.12
Minifamily (2-Party)	\$1,642.26	\$1,627.26	\$1,617.26	\$1,592.26	\$1,542.26	\$1,517.26	\$1,492.26	\$1,467.26
Family	\$2,052.81	\$2,037.81	\$2,027.81	\$2,002.81	\$1,952.81	\$1,927.81	\$1,902.81	\$1,877.81
Medicare Individual	\$362.50	\$347.50	\$337.50	\$312.50	\$262.50	\$237.50	\$212.50	\$187.50
Medicare Minifamily	\$724.99	\$709.99	\$699.99	\$674.99	\$624.99	\$599.99	\$574.99	\$549.99
Individual + Medicare	\$1,183.62	\$1,168.62	\$1,158.62	\$1,133.62	\$1,083.62	\$1,058.62	\$1,033.62	\$1,008.62
Minifamily + Medicare	\$2,004.76	\$1,989.76	\$1,979.76	\$1,954.76	\$1,904.76	\$1,879.76	\$1,854.76	\$1,829.76
Family + Medicare	\$2,052.81	\$2,037.81	\$2,027.81	\$2,002.81	\$1,952.81	\$1,927.81	\$1,902.81	\$1,877.81

### CareFirst BlueChoice Advantage

(Available to all retirees/dependents not eligible for Medicare)

Individual	\$608.00	\$593.00	\$583.00	\$558.00	\$508.00	\$483.00	\$458.00	\$433.00
Minifamily (2-Party)	\$1,215.99	\$1,200.99	\$1,190.99	\$1,165.99	\$1,115.99	\$1,090.99	\$1,065.99	\$1,040.99
Family	\$1,520.01	\$1,505.01	\$1,495.01	\$1,470.01	\$1,420.01	\$1,395.01	\$1,370.01	\$1,345.01

### Kaiser Permanente

(Available to retirees who live in the local KP/KP Medicare service area)

Individual	\$668.94	\$653.94	\$643.94	\$618.94	\$568.94	\$543.94	\$518.94	\$493.94
Minifamily (2-Party)	\$1,337.88	\$1,322.88	\$1,312.88	\$1,287.88	\$1,237.88	\$1,212.88	\$1,187.88	\$1,162.88
Family	\$1,672.36	\$1,657.36	\$1,647.36	\$1,622.36	\$1,572.36	\$1,547.36	\$1,522.36	\$1,497.36
Medicare Individual	\$259.15	\$244.15	\$234.15	\$209.15	\$159.15	\$134.15	\$109.15	\$84.15
Medicare Minifamily	\$518.29	\$503.29	\$493.29	\$468.29	\$418.29	\$393.29	\$368.29	\$343.29
Individual + Medicare	\$928.09	\$913.09	\$903.09	\$878.09	\$828.09	\$803.09	\$778.09	\$753.09
Minifamily + Medicare	\$1,597.02	\$1,582.02	\$1,572.02	\$1,547.02	\$1,497.02	\$1,472.02	\$1,447.02	\$1,422.02
Family + Medicare	\$1,672.36	\$1,657.36	\$1,647.36	\$1,622.36	\$1,572.36	\$1,547.36	\$1,522.36	\$1,497.36

#### Key to Coverage Level Rates

**Minifamily (2-Party):** You + 1 dependent; no one has Medicare coverage.

**Family:** You + 2 or more dependents; no one has Medicare coverage.

**Medicare Individual:** You (the individual) have Medicare coverage.

**Medicare Minifamily (2-Party):** You + 1 dependent. Both you and your dependent have Medicare coverage.

**Individual + Medicare:** You + 1 dependent. One individual does not have Medicare coverage and one individual does.

**Minifamily + Medicare:** You + 2 dependents. Two individuals do not have Medicare coverage and one individual does.

**Family + Medicare:** You + 3 or more dependents. Three or more individuals do not have Medicare coverage and one individual does.