



**Martin County School District  
 Monthly Retiree Insurance Plan Premiums  
 July 1, 2008 - June 30, 2009**

<b>Medical - CIGNA HealthCare Under 65 Rates</b>				
	Years Employed	% paid by MCSD	Open Access Plus In-Network (HMO)	Open Access Plus (PPO)
<b>Retiree Rate</b>	0 - 14	0%	\$ 488.82	\$ 731.02
<b>Retiree Rate</b>	15 - 19	25%	\$ 366.62	\$ 608.82
<b>Retiree Rate</b>	20 - 24	50%	\$ 244.41	\$ 486.61
<b>Retiree Rate</b>	25 - 29	75%	State Subsidy	\$ 364.41
<b>Retiree Rate</b>	30 +	100%	State Subsidy	\$ 242.20
<b>Family/Spouse</b>			\$ 481.92	\$ 806.01

<b>Medical - CIGNA HealthCare On Medicare <u>or</u> Over 65</b>			
	Years Employed	Percent Paid by MCSD	PPO Plan
<b>Retiree</b>	0 - 14	0%	\$ 366.48
<b>Retiree Rate</b>	15 - 19	25%	\$ 244.28
<b>Retiree Rate</b>	20 - 24	50%	\$ 122.07
<b>Retiree Rate</b>	25 - 29	75%	State Subsidy
<b>Retiree Rate</b>	30 +	100%	State Subsidy
<b>Family/Spouse</b>			\$ 364.56

<b>DENTAL - CIGNA</b>			
	<i>DHMO</i>	<i>Low Option PPO</i>	<i>High Option PPO</i>
<b>Retiree</b>	\$ 19.98	\$ 19.86	\$ 30.42
<b>Family</b>	\$ 28.76	\$ 31.38	\$ 48.08

<b>VISION - DAVIS VISION</b>			
<b>Retiree</b>	\$ 4.96		
<b>Family</b>	\$ 9.60		

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

<b>SUPPLEMENTAL LIFE INSURANCE - \$5,000 - THE STANDARD INS CO</b>			
<b>Retiree</b>	\$ 1.45		