

Defined Contribution (DCR) Retiree Insurance Premiums

Effective 1/1/2025



When the employee retires, the DCR medical plan requires Medicare-eligible participants to pay a percentage of the monthly premium. Prior to Medicare eligibility, retirees pay 100 percent of the DCR medical plan cost. After Medicare eligibility, retirees pay a percentage of the plan cost based on years of service:

YEARS OF SERVICE	RETIREE CONTRIBUTION PERCENTAGE
10-14	30%
15-19	25%
20-24	20%
25-29	15%
30+	10%

Retiree and Spouse (if applicable) are Medicare Age-Eligible

MEDICAL COVERAGE LEVEL	MONTHLY PREMIUM
Retiree Only	\$ 320.79
Retiree and Spouse	\$ 641.58
Retiree and Family	\$ 1,170.45
Retiree and Child(ren)	\$ 849.66

Retiree and Spouse (if applicable) are not Medicare Age-Eligible

MEDICAL COVERAGE LEVEL	MONTHLY PREMIUM
Retiree Only	\$ 1,094.46
Retiree and Spouse	\$ 2,188.92
Retiree and Family	\$ 2,718.30
Retiree and Child(ren)	\$ 1,623.84

When Only Retiree OR Spouse is Medicare Age-Eligible

MEDICAL COVERAGE LEVEL	MONTHLY PREMIUM
Retiree and Spouse	\$ 1,415.25
Retiree and Family	\$ 1,944.12

Dental-Vision-Audio (DVA)

DENTAL-VISION-AUDIO COVERAGE LEVEL	STANDARD MONTHLY PREMIUM	LEGACY MONTHLY PREMIUM
Retiree Only	\$ 72.42	\$ 76.50
Retiree and Spouse	\$ 144.84	\$ 151.98
Retiree and Family	\$ 206.04	\$ 216.24
Retiree and Child(ren)	\$ 131.58	\$ 137.70

NOTE: Premium amounts include the 2% administrative fee and are subject to change.

LONG-TERM CARE PREMIUMS			
Age at Enrollment	Silver Option	Gold Option	Platinum
Under 40	\$ 26	\$ 76	\$ 148
41	\$ 27	\$ 77	\$ 150
42	\$ 28	\$ 78	\$ 153
43	\$ 30	\$ 79	\$ 155
44	\$ 31	\$ 81	\$ 158
45	\$ 33	\$ 82	\$ 161
46	\$ 35	\$ 84	\$ 164
47	\$ 37	\$ 85	\$ 167
48	\$ 39	\$ 89	\$ 170
49	\$ 41	\$ 92	\$ 172
50	\$ 44	\$ 96	\$ 175
51	\$ 46	\$ 100	\$ 177
52	\$ 49	\$ 103	\$ 180
53	\$ 52	\$ 109	\$ 184
54	\$ 56	\$ 114	\$ 188
55	\$ 60	\$ 120	\$ 192
56	\$ 63	\$ 126	\$ 195
57	\$ 67	\$ 131	\$ 199
58	\$ 75	\$ 143	\$ 212
59	\$ 84	\$ 156	\$ 225
60	\$ 92	\$ 168	\$ 237
61	\$ 100	\$ 181	\$ 250
62	\$ 108	\$ 193	\$ 263
63	\$ 123	\$ 212	\$ 281
64	\$ 137	\$ 231	\$ 300
65	\$ 151	\$ 250	\$ 319
66	\$ 166	\$ 269	\$ 338
67	\$ 180	\$ 288	\$ 357
68	\$ 201	\$ 313	\$ 381
69	\$ 222	\$ 339	\$ 404
70	\$ 244	\$ 364	\$ 428
71	\$ 265	\$ 389	\$ 451
72	\$ 286	\$ 414	\$ 475
73	\$ 314	\$ 444	\$ 502
74	\$ 343	\$ 474	\$ 529
75	\$ 371	\$ 503	\$ 556
76	\$ 399	\$ 533	\$ 584
77	\$ 427	\$ 563	\$ 611
78	\$ 471	\$ 609	\$ 654
79	\$ 515	\$ 654	\$ 698
80	\$ 559	\$ 700	\$ 741
81	\$ 603	\$ 746	\$ 784
82	\$ 646	\$ 791	\$ 828
83	\$ 731	\$ 887	\$ 923
84	\$ 815	\$ 982	\$ 1018
85 & Over	\$ 900	\$ 1078	\$ 1113