2025 monthly premium rates – Post-65 retirees – MAPD and HDHP

These are rates for post-65 retirees with an MAPD plan and covered dependents with a High Deductible Health Plan (HDHP).

Post-65 retiree enrollment scenario	MAPD plan	Non-MAPD plan (HDHP Choice® POS II, HDHP Traditional Choice®)*	Total medical	Dental	Total medical + dental
Retiree + under 65 spouse	\$75.02 retiree	\$148.04 spouse	\$223.06	\$24.80	\$247.86
Retiree + under 65 spouse + child(ren)	\$75.02 retiree	\$285.73 spouse + child(ren)	\$360.75	\$32.85	\$393.60
Retiree + child(ren)	\$75.02 retiree	\$148.04 child(ren)	\$223.06	\$20.71	\$243.77
Retiree + over 65 spouse + child(ren)	\$75.02 retiree + \$75.02 spouse	\$148.04 child(ren)	\$298.08	\$32.85	\$330.93

