2025 monthly premium rates – Pre-65 retirees – without MAPD

These are the premium rates for pre-65 retirees with no covered family members who are Medicare eligible.

There is a 6% increase in medical rates and in the Passive PPO Dental Plan rate from 2024 to 2025.

	Medical	Passive PPO Dental Plan	Total medical + dental
Aetna Choice® POS II and Traditional Choice® plans			
Retiree only	\$261.12	\$10.73	\$271.85
Retiree + spouse	\$603.20	\$24.80	\$628.00
Retiree + child(ren)	\$503.97	\$20.71	\$524.68
Retiree + family	\$799.05	\$32.85	\$831.90
Aetna High Deductible Health Plan (HDHP) plans			
Retiree only	\$200.86	\$10.73	\$211.59
Retiree + spouse	\$464.00	\$24.80	\$488.80
Retiree + child(ren)	\$387.67	\$20.71	\$408.38
Retiree + family	\$614.65	\$32.85	\$647.50

