

2026 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	\$78.02 retiree	\$157.67 spouse	\$235.69	\$26.41	\$262.10
Retiree + under 65 spouse + child(ren)	\$78.02 retiree	\$304.31 spouse + child(ren)	\$382.33	\$34.98	\$417.31
Retiree + child(ren)	\$78.02 retiree	\$157.67 child(ren)	\$235.69	\$22.06	\$257.75
Retiree + over 65 spouse + child(ren)	\$78.02 retiree + \$78.02 spouse	\$157.67 child(ren)	\$313.71	\$34.98	\$348.69

