

2026 monthly premium rates – Pre-65 retirees – HDHP with MAPD

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

	MAPD plan	Non-MAPD plan (HDHP Choice® POS II, HDHP Traditional Choice®)*	Total medical	Dental	Total medical & dental
Retiree only	N/A	Retiree only	\$213.92	\$11.43	\$225.35
Retiree + under 65 spouse	N/A	Retiree + spouse	\$494.16	\$26.41	\$520.57
Retiree + over 65 spouse	\$78.02 spouse	\$213.92 retiree only	\$291.94	\$26.41	\$318.35
Retiree + child(ren)	N/A	Retiree + child(ren)	\$412.87	\$22.06	\$434.93
Retiree + under 65 spouse + child(ren)	N/A	Retiree + family	\$654.60	\$34.98	\$689.58
Retiree + over 65 spouse + child(ren)	\$78.02 spouse	\$412.87 for retiree + child(ren)	\$490.89	\$34.98	\$525.87

*Must be enrolled in Medicare Part A & B and live in the U.S., Hawaii or Alaska to be eligible. Puerto Rico, Guam, Virgin Islands and overseas are not eligible for MAPD.

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