2026 monthly premium rates – Pre-65 retirees – non-HDHP and MAPD

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

	MAPD plan	Non-MAPD plan (Choice® POS II, HDHP Traditional Choice®)	Total medical	Dental	Total medical & dental
Retiree only	N/A	Retiree only	\$278.10	\$11.43	\$289.53
Retiree + under 65 spouse	N/A	Retiree + spouse	\$642.41	\$26.41	\$668.82
Retiree + over 65 spouse	\$78.02 spouse	\$278.10 retiree only	\$356.12	\$26.41	\$382.53
Retiree + child(ren)	N/A	Retiree + child(ren)	\$536.73	\$22.06	\$558.79
Retiree + under 65 spouse + child(ren)	N/A	Retiree + family	\$850.99	\$34.98	\$885.97
Retiree + over 65 spouse + child(ren)	\$78.02 spouse	\$536.73 for retiree + child(ren)	\$614.75	\$34.98	\$649.73

