2016 RETIREE HEALTHCARE RATE SHEET

Cigna Healthcare Plans Monthly Rates

Cigna Healthcare plans continue to be offered to retirees and dependents that are Under Age 65 or Over Age 65 and not Medicare eligible.

Coverage	OAP 10	OAP 20	LocalPlus
Retiree Only	$ 692.00	$ 656.00	$ 655.00
Dependents Under Age 65 or Over Age 65 and not Medicare eligible.			
Spouse/Domestic Partner	$ 977.00	$ 929.00	$ 928.00
Child(ren)	$ 687.00	$ 654.00	$ 653.00
Family	$ 1,956.00	$ 1,858.00	$ 1,855.00
Adult Dependent Child	$ 598.00	$ 546.00	$ 550.00

Note: You must add the retiree only rate to the dependent rate to get the total monthly premium.

Medicare Advantage (Healthcare & Pharmacy) Plans Monthly Rates for Under Age 65 or Over Age 65 with Medicare Parts A & B

Provider	Plan	Rates
***AvMed**	Choice HMO (Miami-Dade County Only; Brevard County Only)	$ 0.00
Cigna Leon Cares	Zero Premium HMO Plan	$ 0.00
*** Humana**	Zero Premium HMO	$ 0.00
	Comprehensive PPO	$ 144.79
UnitedHealthcare	Zero Premium National PPO	$ 0.00
	Premier National PPO Plan 3	$ 338.15

*At the time of enrollment, a Primary Care Physician (PCP) is required for the AvMed Medicare Choice HMO and the Humana Zero Premium HMO plans.

UnitedHealthcare Medicare Supplement Plans Monthly Rates for Under Age 65 or Over Age 65 with Medicare Parts A & B

Miami-Dade County Only

Reflected rates are approved by Centers for Medicare and Medicaid Services (CMS) current for calendar year 2015. Rates for calendar year 2016 receive CMS approval in November. Rates for service areas outside Miami-Dade County would be subject to filed and approved 2016 rates with CMS. Medicare filed plans A, F and N have specific stated benefits, pursuant to CMS guidelines. Pre-65 Medicare recipients are not eligible for these supplement plans.

Age Range	Plan A	Plan F	Plan N
65 - 66	$ 179.50	$ 249.25	$ 179.37
67 - 69	$ 196.62	$ 271.95	$ 195.69
70 - 74	$ 224.26	$ 310.27	$ 223.28
75 - 79	$ 247.06	$ 341.12	$ 245.53
80+	$ 271.47	$ 373.52	$ 269.19

UnitedHealthcare Pharmacy Plans (Medicare Part D only)

Medicare RX Saver Plus Plan	Medicare RX Preferred	Comprehensive Plan	Premier Plan
$ 27.50	$ 63.80	$ 100.01	$ 249.35

2016 RATE SHEET

Provider	Benefit	Tier	Monthly Rate
Delta Dental Plans	Standard DHMO	Retiree only	$ 7.91
		Retiree & Family	$ 20.14
	High DHMO	Retiree only	$ 13.31
		Retiree & Family	$ 33.98
	Indemnity PPO Standard	Retiree only	$ 17.24
		Retiree & Family	$ 52.90
	Indemnity PPO High	Retiree only	$ 40.63
		Retiree & Family	$ 121.48
UnitedHealthcare Dental Plans	Solstice Access Standard DHMO	Retiree only	$ 8.33
		Retiree & Family	$ 21.20
	Solstice Access High DHMO	Retiree only	$ 10.86
		Retiree & Family	$ 27.70
	Indemnity PPO Standard	Retiree only	$ 18.15
		Retiree & Family	$ 55.68
	Indemnity PPO High	Retiree only	$ 37.92
		Retiree & Family	$ 113.36
Davis Vision Plan	Vision	Retiree only	$ 5.06
		Retiree & Family	$ 12.21
UnitedHealthcare Vision Plan	Vision	Retiree only	$ 5.30
		Retiree & Family	$ 13.26
ID Watchdog Identity Theft Protection Plan	Identify Theft Protection	Retiree only	$ 7.95
		Retiree & Family	$ 13.95
ARAG Legal Plans	Legal Plan	Retiree & Family	$ 14.76
	SeniorAdvocate Plan	Retiree & Family	$ 7.76
MetLaw Legal Plans	Legal Plan	Retiree & Family	$ 15.95
	Senior Plan	Retiree & Family	$ 6.35
Cigna Hospital Indemnity Coverage Plans	Hospital Indemnity Coverage $50/Day	Retiree only	$ 2.48
		Retiree & Family	$ 6.20
	Hospital Indemnity Coverage $100/Day	Retiree only	$ 4.96
		Retiree & Family	$ 12.40
	Hospital Indemnity Coverage $150/Day	Retiree only	$ 7.44
		Retiree & Family	$ 18.60

2016 RATE SHEET

Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Life	Retiree Only	Under 65	100% of original policy	$ 10,000	$ 3.00
					$ 20,000	$ 6.00
					$ 30,000	$ 9.00
					$ 40,000	$ 12.00
					$ 50,000	$ 15.00
					$ 60,000	$ 18.00
					$ 70,000	$ 21.00
					$ 80,000	$ 24.00
					$ 90,000	$ 27.00
					$ 100,000	$ 30.00
MetLife	Life	Retiree Only	65-69	65% of original policy	$ 6,500	$ 1.95
					$ 13,000	$ 3.90
					$ 19,500	$ 5.85
					$ 26,000	$ 7.80
					$ 32,500	$ 9.75
					$ 39,000	$ 11.70
					$ 45,500	$ 13.65
					$ 52,000	$ 15.60
					$ 58,500	$ 17.55
					$ 65,000	$ 19.50
MetLife	Life	Retiree Only	70-74	45% of original policy	$ 4,500	$ 1.35
					$ 9,000	$ 2.70
					$ 13,500	$ 4.05
					$ 18,000	$ 5.40
					$ 22,500	$ 6.75
					$ 27,000	$ 8.10
					$ 31,500	$ 9.45
					$ 36,000	$ 10.80
					$ 40,500	$ 12.15
					$ 45,000	$ 13.50
MetLife	Life	Retiree Only	75-80	30% of original policy	$ 3,000	$ 0.90
					$ 6,000	$ 1.80
					$ 9,000	$ 2.70
					$ 12,000	$ 3.60
					$ 15,000	$ 4.50
					$ 18,000	$ 5.40
					$ 21,000	$ 6.30
					$ 24,000	$ 7.20
					$ 27,000	$ 8.10
					$ 30,000	$ 9.00

2016 RATE SHEET

Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Life	Retiree Only	80+	20% of original policy	$ 2,000	$ 0.60
					$ 4,000	$ 1.20
					$ 6,000	$ 1.80
					$ 8,000	$ 2.40
					$ 10,000	$ 3.00
					$ 12,000	$ 3.60
					$ 14,000	$ 4.20
					$ 16,000	$ 4.80
					$ 18,000	$ 5.40
					$ 20,000	$ 6.00
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree Only	Under 70	100% of original policy	$ 25,000	$ 0.33
					$ 50,000	$ 0.65
					$ 75,000	$ 0.98
					$ 100,000	$ 1.30
					$ 125,000	$ 1.63
					$ 150,000	$ 1.95
					$ 175,000	$ 2.28
					$ 200,000	$ 2.60
					$ 225,000	$ 2.93
					$ 250,000	$ 3.25
					$ 275,000	$ 3.58
					$ 300,000	$ 3.90
					$ 325,000	$ 4.23
					$ 350,000	$ 4.55
					$ 375,000	$ 4.88
					$ 400,000	$ 5.20
					$ 425,000	$ 5.53
					$ 450,000	$ 5.85
					$ 475,000	$ 6.18
					$ 500,000	$ 6.50

2016 RATE SHEET

Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree + Family	Under 70	100% of original policy	$ 25,000	$ 0.65
					$ 50,000	$ 1.30
					$ 75,000	$ 1.95
					$ 100,000	$ 2.60
					$ 125,000	$ 3.25
					$ 150,000	$ 3.90
					$ 175,000	$ 4.55
					$ 200,000	$ 5.20
					$ 225,000	$ 5.85
					$ 250,000	$ 6.50
					$ 275,000	$ 7.15
					$ 300,000	$ 7.80
					$ 325,000	$ 8.45
					$ 350,000	$ 9.10
					$ 375,000	$ 9.75
					$ 400,000	$ 10.40
					$ 425,000	$ 11.05
					$ 450,000	$ 11.70
					$ 475,000	$ 12.35
					$ 500,000	$ 13.00
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree Only	70 - 74	70% of original policy	$ 17,500	$ 0.23
					$ 35,000	$ 0.46
					$ 52,500	$ 0.68
					$ 70,000	$ 0.91
					$ 87,500	$ 1.14
					$ 105,000	$ 1.37
					$ 122,500	$ 1.59
					$ 140,000	$ 1.82
					$ 157,500	$ 2.05
					$ 175,000	$ 2.28
					$ 192,500	$ 2.50
					$ 210,000	$ 2.73
					$ 227,500	$ 2.96
					$ 245,000	$ 3.19
					$ 262,500	$ 3.41
					$ 280,000	$ 3.64
					$ 297,500	$ 3.87
					$ 315,000	$ 4.10
					$ 332,500	$ 4.32
					$ 350,000	$ 4.55

2016 RATE SHEET

Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree + Family	70 - 74	70% of original policy	$ 17,500	$ 0.46
					$ 35,000	$ 0.91
					$ 52,500	$ 1.37
					$ 70,000	$ 1.82
					$ 87,500	$ 2.28
					$ 105,000	$ 2.73
					$ 122,500	$ 3.19
					$ 140,000	$ 3.64
					$ 157,500	$ 4.10
					$ 175,000	$ 4.55
					$ 192,500	$ 5.01
					$ 210,000	$ 5.46
					$ 227,500	$ 5.92
					$ 245,000	$ 6.37
					$ 262,500	$ 6.83
					$ 280,000	$ 7.28
					$ 297,500	$ 7.74
					$ 315,000	$ 8.19
					$ 332,500	$ 8.65
					$ 350,000	$ 9.10
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree Only	75 - 79	45% of original policy	$ 11,250	$ 0.15
					$ 22,500	$ 0.29
					$ 33,750	$ 0.44
					$ 45,000	$ 0.59
					$ 56,250	$ 0.73
					$ 67,500	$ 0.88
					$ 78,750	$ 1.02
					$ 90,000	$ 1.17
					$ 101,250	$ 1.32
					$ 112,500	$ 1.46
					$ 123,750	$ 1.61
					$ 135,000	$ 1.76
					$ 146,250	$ 1.90
					$ 157,500	$ 2.05
					$ 168,750	$ 2.19
					$ 180,000	$ 2.34
					$ 191,250	$ 2.49
					$ 202,500	$ 2.63
					$ 213,750	$ 2.78
					$ 225,000	$ 2.93

2016 RATE SHEET

Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree + Family	75 - 79	45% of original policy	$ 11,250	$ 0.29
					$ 22,500	$ 0.59
					$ 33,750	$ 0.88
					$ 45,000	$ 1.17
					$ 56,250	$ 1.46
					$ 67,500	$ 1.76
					$ 78,750	$ 2.05
					$ 90,000	$ 2.34
					$ 101,250	$ 2.63
					$ 112,500	$ 2.93
					$ 123,750	$ 3.22
					$ 135,000	$ 3.51
					$ 146,250	$ 3.80
					$ 157,500	$ 4.10
					$ 168,750	$ 4.39
					$ 180,000	$ 4.68
					$ 191,250	$ 4.97
					$ 202,500	$ 5.27
					$ 213,750	$ 5.56
					$ 225,000	$ 5.85
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree Only	80 - 84	30% of original policy	$ 7,500	$ 0.10
					$ 15,000	$ 0.20
					$ 22,500	$ 0.29
					$ 30,000	$ 0.39
					$ 37,500	$ 0.49
					$ 45,000	$ 0.59
					$ 52,500	$ 0.68
					$ 60,000	$ 0.78
					$ 67,500	$ 0.88
					$ 75,000	$ 0.98
					$ 82,500	$ 1.07
					$ 90,000	$ 1.17
					$ 97,500	$ 1.27
					$ 105,000	$ 1.37
					$ 112,500	$ 1.46
					$ 120,000	$ 1.56
					$ 127,500	$ 1.66
					$ 135,000	$ 1.76
					$ 142,500	$ 1.85
					$ 150,000	$ 1.95

2016 RATE SHEET

Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree + Family	80 - 84	30% of original policy	$ 7,500	$ 0.20
					$ 15,000	$ 0.39
					$ 22,500	$ 0.59
					$ 30,000	$ 0.78
					$ 37,500	$ 0.98
					$ 45,000	$ 1.17
					$ 52,500	$ 1.37
					$ 60,000	$ 1.56
					$ 67,500	$ 1.76
					$ 75,000	$ 1.95
					$ 82,500	$ 2.15
					$ 90,000	$ 2.34
					$ 97,500	$ 2.54
					$ 105,000	$ 2.73
					$ 112,500	$ 2.93
					$ 120,000	$ 3.12
					$ 127,500	$ 3.32
					$ 135,000	$ 3.51
					$ 142,500	$ 3.71
					$ 150,000	$ 3.90
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree Only	85+	15% of original policy	$ 3,750	$ 0.05
					$ 7,500	$ 0.10
					$ 11,250	$ 0.15
					$ 15,000	$ 0.20
					$ 18,750	$ 0.24
					$ 22,500	$ 0.29
					$ 26,250	$ 0.34
					$ 30,000	$ 0.39
					$ 33,750	$ 0.44
					$ 37,500	$ 0.49
					$ 41,250	$ 0.54
					$ 45,000	$ 0.59
					$ 48,750	$ 0.63
					$ 52,500	$ 0.68
					$ 56,250	$ 0.73
					$ 60,000	$ 0.78
					$ 63,750	$ 0.83
					$ 67,500	$ 0.88
					$ 71,250	$ 0.93
					$ 75,000	$ 0.98

2016 RATE SHEET

Provider	Benefit	Tier	Age	Reduction	Amount	Monthly
MetLife	Accidental Death and Dismemberment (AD&D)	Retiree + Family	85+	15% of original policy	$ 3,750	$ 0.10
					$ 7,500	$ 0.20
					$ 11,250	$ 0.29
					$ 15,000	$ 0.39
					$ 18,750	$ 0.49
					$ 22,500	$ 0.59
					$ 26,250	$ 0.68
					$ 30,000	$ 0.78
					$ 33,750	$ 0.88
					$ 37,500	$ 0.98
					$ 41,250	$ 1.07
					$ 45,000	$ 1.17
					$ 48,750	$ 1.27
					$ 52,500	$ 1.37
					$ 56,250	$ 1.46
					$ 60,000	$ 1.56
					$ 63,750	$ 1.66
					$ 67,500	$ 1.76
					$ 71,250	$ 1.85
					$ 75,000	$ 1.95