



2019 Retiree Health Insurance Rates

The 2019 health insurance rates for retirees are effective January 1, 2019 through December 31, 2019 and will be deducted on a post-tax basis. Pre-65 retirees and covered dependents must meet eligibility requirements in order to enroll in retiree health insurance. *Note: Post-65 retirees and post-65 spouses are not eligible for the city's retiree medical insurance.

Optima Health (Medical)

Optima HDHP (High Deductible Health Plan)		Retiree Contribution Per Month	
Retiree Only		\$501.45	
Retiree & Child(ren)		\$752.16	
Retiree & Spouse		\$1,153.32	
Family		\$1,604.62	
HSA for Optima HDHP (Health Savings Account)	Annual Maximum	Maximum Contribution Per Month (Optional)	
Individual	\$3,500	\$291.67	
Family	\$7,000	\$583.34	
Optima HMO (Health Maintenance Organization)		Retiree Contribution Per Month	
Retiree Only		\$556.25	
Retiree & Child(ren)		\$834.37	
Retiree & Spouse		\$1,279.36	
Family		\$1,779.98	
Optima POS (Point of Service)		Retiree Contribution Per Month	
Retiree Only		\$655.15	
Retiree & Child(ren)		\$982.72	
Retiree & Spouse		\$1,506.83	
Family		\$2,096.48	

Delta Dental (Dental)

Delta EPO (Exclusive Provider Organization)		Retiree Contribution Per Month	
Retiree Only		\$22.60	
Retiree & Child(ren)		\$45.78	
Retiree & Spouse		\$43.02	
Family		\$61.92	
Delta PPO Plus Premier (Preferred Provider Organization)		Retiree Contribution Per Month	
Retiree Only		\$30.10	
Retiree & Child(ren)		\$60.84	
Retiree & Spouse		\$57.44	
Family		\$82.14	

EyeMed (Vision)

EyeMed		Retiree Contribution Per Month	
Retiree Only		\$10.75	
Retiree & Child(ren)		\$17.22	
Retiree & Spouse		\$16.86	
Family		\$27.76	

Legal Resources (Legal)

Legal Resources		Retiree Contribution Per Month	
Legal Resources		\$16.50	