## **CALCULATE YOUR 2026 MONTHLY** MEDICAL PLAN COST SHARE FOR TIER B STEP 1: Enter the percent below based on your years of service at retirement (rounded down) YRS % YRS % 10 34% 22 70% 11 37% 23 73% 12 40% 24 76% 13 43% 25 79% 14 46% 26 82% 15 49% 27 85% Your Percentage Based on Years of Service: 16 52% 28 88% 17 55% 29 91% 30 94% 18 58% 19 61% 31 97% 20 64% 32+ 100% 21 67% STEP 2: Enter the maximum 2026 Total Defined Dollar Benefit (DDB)\* that **Maximum Monthly DDB\*:** applies to how many people will be covered: 1 Party = \$244 2 Party or Family = \$488 **Your Monthly DDB\*:** STEP 3: Multiply your Percentage from STEP 1 times the DDB in STEP 2 to calculate your service-based DDB: STEP 4: Your Monthly Cost Share is the **Your Monthly Cost Share:** difference between your DDB from **STEP 3 and the Total Monthly Provider** Cost of \$\_\_\_\_\_: EXAMPLE: You have 20 years of service and select Anthem Medicare Preferred (PPO) with 2-Party, Both Over 65: STEP 1: Your % = 64% based on 20 years of service STEP 2: Maximum DDB for Retiree + Dependent(s) = \$488 STEP 3: 64% x \$488 = \$312.32 is your service-based DDB STEP 4: \$810.86 Total Monthly Provider Cost - 312.32 Your service-based DDB \$498.54 Your monthly cost share

<sup>\*</sup>Defined Dollar Benefit (DDB) paid from Post-Retirement Hospital/Medical Plan

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2026 Tier B Retiree Monthly Cost-Sharing Rates

Medical Coverage	Total Monthly
	Provider Cost
Anthem Blue Cross PPO (Under 65) – Nationwide	
Anthem Medicare Preferred (PPO) (Over 65) – Nationwide	04.540.45
Single: Under 65	\$1,513.17
Single: Over 65	\$405.43
2-Party: Both Under 65	\$3,026.33
2-Party: Both Over 65	\$810.86
2-Party: 1 Under 65 & 1 Over 65	\$1,918.60
Family: All Under 65	\$4,539.51
Family: 2 Over 65 + 1 or more Under 65	\$2,324.03
Family: 1 Over 65 + 2 or more Under 65	\$3,431.77
Anthem Blue Cross EPO (Under 65) – Non-California	
Anthem Medicare Preferred (PPO) (Over 65) – Nationwide	
Single: Under 65	\$1,483.40
Single: Over 65	\$405.43
2-Party: Both Under 65	\$2,966.78
2-Party: Both Over 65	\$810.86
2-Party: 1 Under 65 & 1 Over 65	\$1,888.83
Family: All Under 65	\$4,450.19
Family: 2 Over 65 + 1 or more Under 65	\$2,294.26
Family: 1 Over 65 + 2 or more Under 65	\$3,372.23
Anthem Blue Cross HMO (Under 65) – California*	
Anthem Senior Secure HMO (Over 65) – Southern California*	
Single: Under 65	\$1,483.40
Single: Over 65	\$444.91
2-Party: Both Under 65	\$2,966.78
2-Party: Both Over 65	\$889.82
2-Party: 1 Under 65 & 1 Over 65	\$1,928.31
Family: All Under 65	\$4,450.19
Family: 2 Over 65 + 1 or more Under 65	\$2,373.22
Family: 1 Over 65 + 2 or more Under 65	\$3,411.71
Kaiser Permanente HMO (Under 65) – California*	
Kaiser Senior Advantage HMO (Over 65) – California*	
Single: Under 65	\$918.98
Single: Over 65	\$189.44
2-Party: Both Under 65	\$1,837.96
2-Party: Both Over 65	\$378.88
2-Party: 1 Under 65 & 1 Over 65	\$1,108.42
Family: All Under 65	\$2,756.94
Family: 2 Over 65 + 1 or more Under 65	\$1,297.86
Family: 1 Over 65 + 2 or more Under 65	\$2,027.40
*Based on ZIP Code Availability	

<sup>\*</sup>Based on ZIP Code Availability

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2026 Tier B Retiree Monthly Cost-Sharing Rates

Medical Coverage	Total Monthly Provider Cost	
Kaiser Permanente Mid-Atlantic HMO (Under 65) – MD/VA/Wash. D.C.*		
Kaiser Mid-Atlantic Medicare Plus (Cost) HMO (Over 65) – MD/VA/W	ash. D.C.*	
Single: Under 65	\$918.98	
Single: Over 65	\$328.42	
2-Party: Both Under 65	\$1,837.96	
2-Party: Both Over 65	\$656.84	
2-Party: 1 Under 65 & 1 Over 65	\$1,247.40	
Family: All Under 65	\$2,756.94	
Family: 2 Over 65 + 1 or more Under 65	\$1,575.82	
Family: 1 Over 65 + 2 or more Under 65	\$2,166.38	
Kaiser Permanente HMO (Under 65) – Colorado*		
Kaiser Senior Advantage HMO (Over 65) – Colorado*		
Single: Under 65	\$918.98	
Single: Over 65	\$228.47	
2-Party: Both Under 65	\$1,837.96	
2-Party: Both Over 65	\$456.94	
2-Party: 1 Under 65 & 1 Over 65	\$1,147.45	
Family: All Under 65	\$2,756.94	
Family: 2 Over 65 + 1 or more Under 65	\$1,375.92	
Family: 1 Over 65 + 2 or more Under 65	\$2,066.43	
BLUE CROSS/BLUE SHIELD OF NEW MEXICO HMO (Over 65 Only) – New Mexico*		
Single: Over 65	\$278.50	
2-Party: Both Over 65	\$557.00	
TRICARE SUPPLEMENT (SELMAN & COMPANY) - (Under 65 Only)		
(Military Retirees/Dependents/Survivors)		
Single: Under 65	\$67.50	
2-Party: Both Under 65	\$132.50	
Family: All Under 65	\$178.50	

<sup>\*</sup>Based on ZIP Code Availability

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2026 Retiree Dental Monthly Premiums

Dental Coverage	Your Monthly Cost (You pay the full cost)
SafeGuard - (A MetLife Company) – Group #SG100 This is a closed plan open only to current enrollees	
Single	\$23.25
2-Party	\$43.50
Family	\$65.75

2026 Retiree Life Insurance Monthly Premiums

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	Your Mon	Your Monthly Cost (You pay the full cost)	
Life Insurance Coverage	(You pay th		
Term Life Insurance			
This is a closed plan open only to current enrollees			
Term Life Policy Amount	Age 65 - 69	Age 70+	
\$1,900 (Pre-retirement coverage under \$10,000)	\$3.76	\$6.92	
\$2,500 (Pre-retirement coverage \$10,000 - \$14,999)	\$4.95	\$9.10	
\$3,750 (Pre-retirement coverage \$15,000 - \$19,999)	\$7.43	\$13.65	
\$5,000 (Pre-retirement coverage \$20,000 - \$24,999)	\$9.90	\$18.20	
\$6,250 (Pre-retirement coverage \$25,000 - \$29,999)	\$12.38	\$22.75	
\$7,500 (Pre-retirement coverage \$30,000 +)	\$14.85	\$27.30	



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