

**2016  
CSEA  
Retiree Rate Calculations for  
Health, Prescription and Dental Insurance  
20 Years or more /4 hours or more**

**EMPIRE BLUE CROSS HEALTH**

<b>Coverage Level</b>	<b>Full Premium</b>	<b>District Contribution*</b>	<b>Retiree Monthly Cost</b>
Individual	\$ 829.66	\$721.80	\$ 107.86
Two-person	\$1978.21	\$721.80	\$ 1256.41
Family	\$2182.11	\$721.80	\$ 1460.31
Medicare	\$ 665.58	\$579.05	\$ 86.53

\*District Contribution is 87% of the individual rate

*Empire Blue Cross Matrix option only available in retirement for those grandfathered enrollees*

**CDPHP HEALTH**

<b>Coverage Level</b>	<b>Full Premium</b>	<b>District Contribution*</b>	<b>Retiree Monthly Cost</b>
Individual	\$ 502.57	\$437.24	\$ 65.33
Two-person	\$ 1005.14	\$437.24	\$567.90
Family	\$ 1340.70	\$437.24	\$903.46

\*District contribution is 87% of the individual rate

**MVP HEALTH**

<b>Coverage Level</b>	<b>Full Premium</b>	<b>District Contribution*</b>	<b>Retiree Monthly Cost</b>
Individual	\$ 609.34	\$530.13	\$ 79.21
Two-person	\$ 1401.48	\$530.13	\$871.35
Family	\$ 1492.88	\$530.13	\$962.75

\*District contribution is 87% of the individual rate

*MVP HMO option only available in retirement for those grandfathered enrollees*

**EXPRESS SCRIPTS STAND –ALONE RX (Self-Funded)**

<b>Coverage Level</b>	<b>Full Premium</b>	<b>District Contribution*</b>	<b>Retiree Monthly Cost</b>
Individual	\$269.73	\$202.30	\$ 67.43
Two-person	\$487.67	\$202.30	\$285.37
Family	\$487.67	\$202.30	\$285.37
Medicare	\$306.33	\$229.75	\$ 76.58

\*District Contribution is 75% of the individual rate

**CSEA DENTAL**

<b>Coverage Level</b>	<b>Full Premium</b>	<b>District Contribution*</b>	<b>Retiree Monthly Cost</b>
Individual	\$ 91.13	0	\$ 91.13
Two-person	\$ 91.13	0	\$ 91.13
Family	\$ 91.13	0	\$ 91.13

\*\*District does not contribute towards dental premiums.