

Monroe County Board of County Commissioners	2026 Retiree/Dependent Rates				2026 COBRA & Extended Rates	
	Current Traditional Plan	Current Traditional Plan	HDHP/HSA	HDHP/HSA	Current Traditional Plan	HDHP/HSA
	Monthly Rate	BiWeekly Rate	Monthly Rate	BiWeekly Rate	Monthly Rate	Monthly Rate
RETIREE AND DEPENDENT MEDICAL/RX PREMIUMS EFFECTIVE 1/1/26						
RULE OF 70 RETIREES ONLY (Hired prior to 10/01/01)						
25+ YRS - Not Medicare Eligible	FRS/HIS	N/A	\$56	N/A	\$1,102	\$910
20-24 YRS - Not Medicare Eligible	\$259	N/A	\$216	N/A	\$1,102	\$910
10-19 YRS - Not Medicare Eligible	\$517	N/A	\$433	N/A	\$1,102	\$910
10+ YRS - Medicare Eligible Staying on County Plan	\$930	N/A	\$778	N/A	N/A	N/A
Retiree Subsidy Credit - Medicare Eligible Staying on County Plan	\$250					
Retiree Subsidy Disbursement - Medicare Eligible Leaving County Plan	\$250					
RETIREES (Hired 10/01/01 or later)						
Non Rule of 70 Retirees - Not Medicare Eligible	\$1,034	N/A	\$865	N/A	\$1,102	\$910
Non Rule of 70 Retirees - Medicare Eligible	\$930	N/A	\$778	N/A	N/A	N/A
Surviving Spouse - Not Medicare Eligible	\$358	N/A	\$293	N/A	\$1,502	\$1,244
Surviving Spouse - Medicare Eligible	\$930	N/A	\$778	N/A	N/A	N/A
DEPENDENTS ONLY:						
Spouse Only - Medicare Eligible	\$930	N/A	\$778	N/A	N/A	N/A
Spouse Only - Not Medicare Eligible	\$358	N/A	\$293	N/A	\$1,502	\$1,244
Spouse + Child(ren) Not Medicare Eligible	\$607	N/A	\$509	N/A	\$2,448	\$2,028
Child(ren) only	\$249		\$217		\$946	\$783
DENTAL AND VISION PREMIUMS EFFECTIVE 1/1/26						
DENTAL INSURANCE - Delta Dental						
GOLD OPTION			Monthly Rate		BiWeekly Rate	
Employee Only			\$55.50		\$25.62	
Employee & Spouse Only			\$105.03		\$48.48	
Employee & Children Only			\$113.37		\$52.32	
Full Family			\$164.19		\$75.78	
SILVER OPTION			Monthly Rate		BiWeekly Rate	
Employee Only			\$42.04		\$19.40	
Employee & Spouse Only			\$81.38		\$37.56	
Employee & Children Only			\$87.17		\$40.25	
Full Family			\$130.50		\$60.23	
VISION INSURANCE - VSP						
HIGH OPTION			Monthly Rate		BiWeekly Rate	
Employee Only			\$9.38		\$4.33	
Employee & Spouse Only			\$18.74		\$8.65	
Employee & Children Only			\$20.04		\$9.25	
Full Family			\$32.04		\$14.79	
LOW OPTION			Monthly Rate		BiWeekly Rate	
Employee Only			\$4.49		\$2.07	
Employee & Spouse Only			\$8.98		\$4.14	
Employee & Children Only			\$9.61		\$4.44	
Full Family			\$15.36		\$7.09	
LIFE INSURANCE						
Life Insurance Coverage ONLY (NO MEDICAL/RX COVERAGE ELECTED)					Monthly Rate	
* Retirees are eligible to keep only the Life Insurance if they had at least 10 or more years of full time service with Monroe County.					\$11.00	