

2023 Monthly Insurance Rates

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Medical, Vision, and Life Insurance Payments: Your monthly rates will be deducted from your monthly FRS pension check. If you do not receive an FRS pension check, payment coupons will be sent to you. Please note, if your annual premiums total \$200 or less for dental or vision, you will need to make one annual payment.

Dental Insurance Payments: If you have Humana Advantage or MetLife Dental, they will bill you directly for your dental insurance. Dental insurance cannot be deducted from your FRS pension check.

Aetna Medical Plans	Retiree	Retiree + Spouse	Retiree + Children	Retiree + Family
Select Open Access	\$835.33	\$1,657.67	\$1,474.34	\$2,384.33
Choice POS II	\$852.00	\$1,692.67	\$1,509.34	\$2,454.33
CDHP + HRA	\$802.00	\$1,586.00	\$1,402.67	\$2,286.00
Basic Essential	\$738.67	\$1,462.67	\$1,301.00	\$2,104.33

Humana Dental Advantage 25 Plus Plan	Retiree	Retiree + 1	Retiree + Family
	\$23.22	\$39.27	\$57.12

MetLife Dental Plan	Retiree	Retiree + 1	Retiree + Family
	\$34.89	\$60.60	\$87.49

EyeMed Vision Care Plan	Retiree	Retiree + 1	Retiree + Family
	\$3.65	\$8.37	\$13.51

The Standard Life Insurance Rates (Board Life)

Age	Rate	Age	Rate
35-39	\$0.11	55-59	\$0.51
40-44	\$0.14	60-64	\$0.98
45-49	\$0.21	65-69	\$1.55
50-54	\$0.35	70+	\$2.27

The life insurance rates are per \$1,000 of coverage, based on your age as of January 1, and are subject to reduction at age 70.

The Standard Dependent Term Life

Dependent Rate	\$1.50 for \$5,000 of coverage
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