

2025 monthly premium rates – Pre-65 retirees – HDHP with MAPD

These are rates for pre-65 retirees with a High Deductible Health Plan (HDHP) and a covered dependent with an MAPD plan.

	MAPD plan	Non-MAPD plan (HDHP Choice® POS II, HDHP Traditional Choice®)*	Total medical	Dental	Total medical & dental
Retiree only	N/A	Retiree only	\$200.86	\$10.73	\$211.59
Retiree + under 65 spouse	N/A	Retiree + spouse	\$464.00	\$24.80	\$488.80
Retiree + over 65 spouse	\$75.02 spouse	\$200.86 retiree only	\$275.88	\$24.80	\$300.68
Retiree + child(ren)	N/A	Retiree + child(ren)	\$387.67	\$20.71	\$408.38
Retiree + under 65 spouse + child(ren)	N/A	Retiree + family	\$614.65	\$32.85	\$647.50
Retiree + over 65 spouse + child(ren)	\$75.02 spouse	\$387.67 for retiree + child(ren)	\$462.69	\$32.85	\$495.54

*Must be enrolled in Medicare Part A & B and live in the U.S., Hawaii or Alaska to be eligible. Puerto Rico, Guam, Virgin Islands and overseas are not eligible for MAPD.

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