

**Health, Vision and Dental Insurance Premiums for Retirees  
January 1, 2015 – December 31, 2015**

<b>OAP Co-Pay Plan managed by Cigna</b>	<b>Total Monthly Premium Cost (without subsidy)</b>
Individual	\$738.64
Individual w Medicare	\$508.91
2 Individuals	\$1,440.20
2 Individuals - 1 w Medicare; 1 w/o	\$1,241.27
2 Individuals w Medicare	\$1,007.00
Family	\$2,148.90
Family -1 Medicare	\$2,024.12
Family - 2 Medicare	\$1,886.46
Family - 3 Medicare	\$1,748.80
<b>OAP 90% Coinsurance Plan managed by Cigna</b>	
Individual	\$623.49
Individual w Medicare	\$435.24
2 Individuals	\$1,225.24
2 Individuals - 1 w Medicare; 1 w/o	\$1,058.70
2 Individuals w Medicare	\$870.37
Family	\$1,801.68
Family -1 Medicare	\$1,679.54
Family - 2 Medicare	\$1,557.34
Family - 3 Medicare	\$1,435.16
<b>OAP 80% Coinsurance Plan managed by Cigna</b>	
Individual	\$453.72
Individual w Medicare	\$309.81
2 Individuals	\$884.56
2 Individuals - 1 w Medicare; 1 w/o	\$757.31
2 Individuals w Medicare	\$613.39
Family	\$1,319.93
Family -1 Medicare	\$1,222.16
Family - 2 Medicare	\$1,124.44
Family - 3 Medicare	\$1,026.71
<b>Kaiser Permanente HMO</b>	
Individual	\$574.81
Individual w Medicare	\$319.97
2 Individuals	\$1,120.15
2 Individuals - 1 w Medicare; 1 w/o	\$893.87
2 Individuals w Medicare	\$639.03
Family	\$1,666.20
<b>Delta Dental PPO</b>	
Individual	\$42.10
2 Individuals	\$79.54
Family	\$131.08