

**NMRHCA Pre-55 Retirement Age Medical Plan Monthly Premium Contributions for January 1, 2025 – December 31, 2025**  
**(Applicable for members who retired before age 55 and retirement date is July 31, 2021, or after)**

<b>NON-MEDICARE PLANS</b>	Retiree Rate	Spouse Rate	Child Rate	<b>Rate Calculation Instructions</b>	
Premier PPO (BCBS or Presbyterian)	<b>\$960.82</b>	<b>\$1,025.80</b>	<b>\$339.03</b>	1. Select a medical plan for the retiree; enter rate from Retiree Rate column	
Value Plan (BCBS or Presbyterian)	<b>\$750.54</b>	<b>\$ 801.25</b>	<b>\$264.38</b>		+
<b>MEDICARE PLANS (Not Applicable)</b>	Retiree Rate	Spouse Rate	Child Rate	2. If you are enrolling your spouse or domestic partner, select a medical plan for him/her; enter Spouse Rate	
BCBS Medicare Supplemental Plan	N/A	N/A	N/A		
BCBS Medicare Advantage HMO	N/A	N/A	N/A		
BCBS Medicare Advantage PPO	N/A	N/A	N/A		+
Humana Medicare Advantage PPO	N/A	N/A	N/A		
Presbyterian Medicare Advantage PPO	N/A	N/A	N/A		
United Healthcare Medicare Advantage PPO	N/A	N/A	N/A		=
				4. <b>TOTAL #1, #2, and #3</b>	<b>\$</b>

**DENTAL PLAN Monthly Premium\*: January 1, 2025 – December 31, 2025**

	SINGLE	TWO-PARTY	FAMILY
BCBS Dental <b>Basic</b>	<b>\$19.98</b>	<b>\$37.95 for both</b>	<b>\$ 56.93 for all</b>
BCBS Dental <b>Comprehensive</b>	<b>\$38.46</b>	<b>\$73.07 for both</b>	<b>\$109.56 for all</b>
Delta Dental <b>Basic</b>	<b>\$24.04</b>	<b>\$45.68 for both</b>	<b>\$ 68.51 for all</b>
Delta Dental <b>Comprehensive</b>	<b>\$43.70</b>	<b>\$83.05 for both</b>	<b>\$124.57 for all</b>

**VISION PLAN Monthly Premium\*: Effective January 1, 2025 – June 30, 2028**

Davis Vision	<b>\$ 4.91</b>	<b>\$ 9.24 for both</b>	<b>\$13.61 for all</b>
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**DEPENDENT CHILD LIFE Monthly Premium\*: Effective July 1, 2019 – June 30, 2027**

The Standard Insurance	<b>\$2,500 - \$4.13 for all</b>	<b>\$5,000 - \$7.75 for all</b>	<b>\$10,000 - \$15.00 for all</b>
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**RETIREE/SPOUSE SUPPLEMENTAL LIFE Monthly Premium\*: Effective September 1, 2023 – June 30, 2027**

<b>The Standard</b>	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$15,000**	\$20,000**	\$40,000**	\$46,000**	\$60,000**
Age 35-39	<b>\$ 0.70</b>	<b>\$ 0.90</b>	<b>\$ 1.09</b>	<b>\$ 1.29</b>	<b>\$ 1.49</b>	<b>\$ 1.99</b>	<b>\$ 2.48</b>	<b>\$ 4.46</b>	<b>\$ 5.05</b>	<b>\$ 6.44</b>
Age 40-44	<b>\$ 0.82</b>	<b>\$ 1.14</b>	<b>\$ 1.45</b>	<b>\$ 1.77</b>	<b>\$ 2.09</b>	<b>\$ 2.89</b>	<b>\$ 3.68</b>	<b>\$ 6.86</b>	<b>\$ 7.81</b>	<b>\$ 10.04</b>
Age 45-49	<b>\$ 1.03</b>	<b>\$ 1.57</b>	<b>\$ 2.10</b>	<b>\$ 2.64</b>	<b>\$ 3.17</b>	<b>\$ 4.51</b>	<b>\$ 5.84</b>	<b>\$ 11.18</b>	<b>\$ 12.78</b>	<b>\$ 16.52</b>
Age 50-54	<b>\$ 1.43</b>	<b>\$ 2.36</b>	<b>\$ 3.29</b>	<b>\$ 4.22</b>	<b>\$ 5.15</b>	<b>\$ 7.48</b>	<b>\$ 9.80</b>	<b>\$ 19.10</b>	<b>\$ 21.89</b>	<b>\$ 28.40</b>
Age 55-59	<b>\$ 2.04</b>	<b>\$ 3.58</b>	<b>\$ 5.13</b>	<b>\$ 6.67</b>	<b>\$ 8.21</b>	<b>\$ 12.07</b>	<b>\$ 15.92</b>	<b>\$ 31.34</b>	<b>\$ 35.97</b>	<b>\$ 46.76</b>
Age 60-64	<b>\$ 2.38</b>	<b>\$ 4.26</b>	<b>\$ 6.14</b>	<b>\$ 8.02</b>	<b>\$ 9.90</b>	<b>\$ 14.60</b>	<b>\$ 19.30</b>	<b>\$ 38.10</b>	<b>\$ 43.74</b>	<b>\$ 56.90</b>
Age 65-69	<b>\$ 4.36</b>	<b>\$ 8.21</b>	<b>\$ 12.07</b>	<b>\$ 15.92</b>	<b>\$ 19.78</b>	<b>\$ 29.42</b>	<b>\$ 39.06</b>	<b>\$ 77.62</b>	<b>\$ 89.19</b>	<b>\$ 116.18</b>
Age 70 and over	<b>\$ 6.41</b>	<b>\$ 12.32</b>	<b>\$ 18.24</b>	<b>\$ 24.15</b>	<b>\$ 30.06</b>	<b>\$ 44.84</b>	<b>\$ 59.62</b>	<b>\$ 118.74</b>	<b>\$ 136.48</b>	<b>\$ 177.86</b>

\* NOTE: This is optional coverage, and the entire cost is paid by you. Cost of insurance for all coverage's paid by you may increase or decrease in the future based upon the claims experience of participants. All provisions that apply to this coverage are governed by the Certificate. The life plan rates include a \$.50 administration fee.

\*\*Evidence of Insurability Statement required to add or increase life insurance. The Change for Additional Life Insurance form can be found at <http://www.nmrhca.org/forms.aspx/>.