

# WELCOME

## TO 2026 OPEN ENROLLMENT

### Active Members Contribution Rates Effective January 1, 2026 Through December 31, 2026

ACTIVE

Medical/Vision Plan		With CareFirst Dental		With CIGNA Dental	
		Full-Time	Part-Time	Full-Time	Part-Time
<i>Kaiser Permanente Medical and NVA Vision</i>	Single Family	\$195.35	\$374.30	\$191.63	\$367.60
		\$512.86	\$984.44	\$506.69	\$973.51
<i>BlueChoice HMO Medical and Davis Vision</i>	Single Family	\$153.78	\$310.90	\$150.07	\$304.21
		\$382.20	\$766.49	\$376.03	\$755.57
<i>CareFirst PPO Medical and Davis Vision</i>	Single Family	\$204.80	\$417.23	\$201.08	\$410.54
		\$490.53	\$982.75	\$484.36	\$971.83
<i>Supplemental Orthodontic</i>	Single Family	\$ 4.92	\$ 4.92	n/a	n/a
		\$26.90	\$26.90		

#### Survivors of Active Employees

Medical/Vision Plan		With CareFirst Dental	With CIGNA Dental
<i>Kaiser Permanente Medical and NVA Vision</i>	Single	\$183.87	\$180.15
	Family	\$481.64	\$475.47
<i>BlueChoice HMO Medical and Davis Vision</i>	Single	\$160.73	\$157.02
	Family	\$383.96	\$377.79
<i>CareFirst PPO Medical and Davis Vision</i>	Single	\$234.04	\$230.32
	Family	\$534.06	\$527.89
<i>Supplemental Orthodontic</i>	Single	\$ 4.92	n/a
	Family	\$26.90	n/a

## Retired Members and Survivors (retired before January 1, 2019)

# Retiree Contribution Rates Through December 31, 2026

Medical/Vision Plan		With Carefirst Dental		With Cigna Dental	
		Normal/ Disability	Medicare	Normal/ Disability	Medicare
<b>Retired Members (retired before January 1, 2019)</b>					
<i>Kaiser Permanente Medical and NVA Vision</i>	Single Family	\$185.51 \$483.28	\$69.78	\$181.79 \$477.11	\$66.06
	Family + 1 Medicare Family + 2 Medicare		\$186.25 \$131.84		\$180.08 \$125.67
<i>BlueChoice HMO Medical and Davis Vision</i>	Single Family	\$147.07 \$360.03	\$104.33	\$143.35 \$353.86	\$100.62
	Family + 1 Medicare Family + 2 Medicare		\$277.61 \$205.48		\$271.44 \$199.31
<i>CareFirst PPO Medical and Davis Vision</i>	Single Family	\$217.34 \$518.87	\$153.21	\$213.63 \$512.70	\$149.49
	Family + 1 Medicare Family + 2 Medicare		\$407.26 \$319.46		\$401.09 \$313.29
<i>MAPD</i>	Single Family		\$100.15 \$201.56		\$96.43 \$195.39
<i>MAPD + Medical PPO</i>	Family + 1 Medicare Family + 2 Medicare		\$411.53 \$321.65		\$405.36 \$315.48
<i>MAPD + Medical HMO</i>	Family + 1 Medicare Family + 2 Medicare		\$321.10 \$258.14		\$314.94 \$251.97
<i>Supplemental Orthodontic</i>	Single Family	\$ 4.92 \$26.90	\$ 4.92 \$26.90	n/a n/a	n/a n/a

Medical/Vision Plan		With Carefirst Dental		With Cigna Dental	
		Survivors of Retirees'	Survivors of Retirees' on Medicare	Survivors of Retirees'	Survivors of Retirees' on Medicare
<b>Survivors of Retired Members (retired before January 1, 2019)</b>					
<i>Kaiser Permanente Medical and NVA Vision</i>	Single Family	\$183.57 \$481.34	\$67.84	\$179.85 \$475.17	\$64.12
	Family + 1 Medicare Family + 2 Medicare		\$184.31 \$129.90		\$178.14 \$123.73
<i>BlueChoice HMO Medical and Davis Vision</i>	Single Family	\$145.13 \$357.93	\$102.39	\$141.41 \$351.76	\$98.68
	Family + 1 Medicare Family + 2 Medicare		\$275.67 \$203.54		\$269.50 \$197.37
<i>CareFirst PPO Medical and Davis Vision</i>	Single Family	\$215.40 \$516.93	\$151.27	\$211.69 \$510.76	\$147.55
	Family + 1 Medicare Family + 2 Medicare		\$405.32 \$317.52		\$399.15 \$311.35
<i>MAPD</i>	Single Family		\$98.21		\$94.49
<i>MAPD + Medical PPO</i>	Family + 1 Medicare Family + 2 Medicare		\$409.59 \$319.71		\$403.42 \$313.54
<i>MAPD + Medical HMO</i>	Family + 1 Medicare Family + 2 Medicare		\$319.16 \$256.20		\$313.00 \$250.03
<i>Supplemental Orthodontic</i>	Single Family	\$4.92 \$26.90	\$4.92 \$26.90	n/a n/a	n/a n/a

## Retired Members and Survivors (*retired on or after January 1, 2019*)

# Retiree Contribution Rates Through December 31, 2026

Medical/Vision Plan		With Carefirst Dental		With Cigna Dental	
		Normal/ Disability	Medicare	Normal/ Disability	Medicare
<b>Retired Members (<i>retired on or after January 1, 2019</i>)</b>					
<b>Kaiser Permanente Medical and NVA Vision</b>	Single Family	\$197.17 \$514.73	\$79.95	\$193.45 \$508.56	\$76.23
	Family + 1 Medicare Family + 2 Medicare		\$243.49 \$166.80		\$237.32 \$160.63
<b>BlueChoice HMO Medical and Davis Vision</b>	Single Family	\$155.43 \$382.53	\$184.21	\$151.71 \$376.36	\$180.49
	Family + 1 Medicare Family + 2 Medicare		\$371.34 \$371.13		\$365.17 \$364.96
<b>CareFirst PPO Medical and Davis Vision</b>	Single Family	\$210.20 \$497.93	\$357.07	\$206.49 \$491.76	\$353.35
	Family + 1 Medicare Family + 2 Medicare		\$594.61 \$728.53		\$588.44 \$722.37
<b>MAPD</b>	Single Family		\$100.15 \$201.56		\$96.43 \$195.39
<b>MAPD + Medical PPO</b>	Family + 1 Medicare Family + 2 Medicare		\$411.53 \$321.65		\$405.36 \$315.48
<b>MAPD + Medical HMO</b>	Family + 1 Medicare Family + 2 Medicare		\$321.10 \$258.14		\$314.94 \$251.97
<b>Supplemental Orthodontic</b>	Single Family	\$4.92 \$26.90	\$4.92 \$26.90	n/a n/a	n/a n/a

Medical/Vision Plan		With Carefirst Dental		With Cigna Dental	
		Survivors of Retirees'	Survivors of Retirees' on Medicare	Survivors of Retirees'	Survivors of Retirees' on Medicare
<b>Survivors of Retired Members (<i>retired on or after January 1, 2019</i>)</b>					
<b>Kaiser Permanente Medical and NVA Vision</b>	Single Family	\$195.23 \$512.79	\$78.01	\$191.51 \$506.62	\$74.29
	Family + 1 Medicare Family + 2 Medicare		\$241.55 \$164.86		\$235.38 \$158.69
<b>BlueChoice HMO Medical and Davis Vision</b>	Single Family	\$153.49 \$380.59	\$182.27	\$149.77 \$374.42	\$178.55
	Family + 1 Medicare Family + 2 Medicare		\$369.40 \$369.19		\$363.23 \$363.02
<b>CareFirst PPO Medical and Davis Vision</b>	Single Family	\$226.90 \$513.19	\$368.31	\$223.19 \$507.02	\$364.59
	Family + 1 Medicare Family + 2 Medicare		\$611.87 \$746.91		\$605.70 \$740.75
<b>MAPD</b>	Single Family		\$98.21		\$94.49
<b>MAPD + Medical PPO</b>	Family + 1 Medicare Family + 2 Medicare		\$409.59 \$319.71		\$403.42 \$313.54
<b>MAPD + Medical HMO</b>	Family + 1 Medicare Family + 2 Medicare		\$319.16 \$256.20		\$313.00 \$250.03
<b>Supplemental Orthodontic</b>	Single Family	\$4.92 \$26.90	\$4.92 \$26.90	n/a n/a	n/a n/a

## Retired Members and Survivors (*hired on or after January 1, 2010*)

# Retiree Contribution Rates Through December 31, 2026

Medical/Vision Plan		With Carefirst Dental		With Cigna Dental	
		Normal/ Disability	Medicare	Normal/ Disability	Medicare
<b>Retired Members (<i>hired on or after January 1, 2010</i>)</b>					
<i>Kaiser Permanente Medical and NVA Vision</i>	Single Family	\$314.15 \$823.74	\$138.07	\$308.69 \$814.93	\$132.61
	Family + 1 Medicare Family + 2 Medicare		\$424.43 \$290.21		\$415.62 \$281.40
<i>BlueChoice HMO Medical and Davis Vision</i>	Single Family	\$279.24 \$679.22	\$276.85	\$273.78 \$670.41	\$271.39
	Family + 1 Medicare Family + 2 Medicare		\$602.48 \$551.47		\$593.67 \$542.66
<i>CareFirst PPO Medical and Davis Vision</i>	Single Family	\$373.43 \$859.01	\$443.51	\$367.97 \$850.19	\$438.05
	Family + 1 Medicare Family + 2 Medicare		\$869.91 \$903.66		\$861.10 \$894.85
<i>MAPD</i>	Single Family		\$173.41 \$325.35		\$167.95 \$316.54
<i>MAPD + Medical PPO</i>	Family + 1 Medicare Family + 2 Medicare		\$938.89 \$928.44		\$930.07 \$919.63
<i>MAPD + Medical HMO</i>	Family + 1 Medicare Family + 2 Medicare		\$673.92 \$645.92		\$665.11 \$637.11
<i>Supplemental Orthodontic</i>	Single Family	\$4.92 \$26.90	\$4.92 \$26.90	n/a n/a	n/a n/a

Medical/Vision Plan		With Carefirst Dental		With Cigna Dental	
		Survivors of Retirees'	Survivors of Retirees' on Medicare	Survivors of Retirees'	Survivors of Retirees' on Medicare
<b>Survivors of Retired Members (<i>hired on or after January 1, 2010</i>)</b>					
<i>Kaiser Permanente Medical and NVA Vision</i>	Single Family	\$312.21 \$821.80	\$136.13	\$306.75 \$812.99	\$130.67
	Family + 1 Medicare Family + 2 Medicare		\$422.49 \$288.27		\$413.68 \$279.46
<i>BlueChoice HMO Medical and Davis Vision</i>	Single Family	\$277.30 \$677.28	\$274.91	\$271.84 \$668.47	\$269.45
	Family + 1 Medicare Family + 2 Medicare		\$600.54 \$549.53		\$591.73 \$540.72
<i>CareFirst PPO Medical and Davis Vision</i>	Single Family	\$375.50 \$866.35	\$441.57	\$370.04 \$857.54	\$436.11
	Family + 1 Medicare Family + 2 Medicare		\$867.97 \$901.72		\$859.16 \$892.91
<i>MAPD</i>	Single Family		\$171.47		\$166.01
<i>MAPD + Medical PPO</i>	Family + 1 Medicare Family + 2 Medicare		\$936.95 \$926.50		\$928.13 \$917.69
<i>MAPD + Medical HMO</i>	Family + 1 Medicare Family + 2 Medicare		\$671.98 \$643.98		\$663.17 \$635.17
<i>Supplemental Orthodontic</i>	Single Family	\$4.92 \$26.90	\$4.92 \$26.90	n/a n/a	n/a n/a

# EARLY RETIREE RATES

(retired before January 1, 2019)

Medical/Vision Plan w/CareFirst Dental		Age 60-64 at Retirement		Age 55-59 at Retirement		Age 50-54 at Retirement	
		Pre-Medicare	Medicare	Pre-Medicare	Medicare	Pre-Medicare	Medicare
<i>Kaiser Permanente Medical and NVA Vision</i>	Single Family	\$260.81 \$677.61	\$104.46	\$336.12 \$871.95	\$139.14	\$373.77 \$969.11	\$156.48
	Family + 1 Medicare Family + 2 Medicare		\$291.10 \$203.78		\$395.95 \$275.73		\$448.38 \$311.70
<i>BlueChoice HMO Medical and Davis Vision</i>	Single Family	\$213.32 \$518.60	\$154.06	\$279.58 \$677.17	\$203.79	\$312.71 \$756.45	\$228.65
	Family + 1 Medicare Family + 2 Medicare		\$403.16 \$302.92		\$528.72 \$400.36		\$591.49 \$449.08
<i>CareFirst PPO Medical and Davis Vision</i>	Single Family	\$303.80 \$715.56	\$215.33	\$390.25 \$912.25	\$277.46	\$433.47 \$1,010.59	\$308.53
	Family + 1 Medicare Family + 2 Medicare		\$565.21 \$445.56		\$723.16 \$571.66		\$802.13 \$634.71
<i>MAPD</i>	Single Family		\$141.89 \$283.92		\$183.63 \$366.27		\$204.50 \$407.45
<i>MAPD + Medical PPO</i>	Family + 1 Medicare Family + 2 Medicare		\$577.87 \$452.04		\$744.21 \$582.43		\$827.38 \$647.62
<i>MAPD + Medical HMO</i>	Family + 1 Medicare Family + 2 Medicare		\$451.28 \$363.12		\$581.45 \$468.10		\$646.53 \$520.60

(retired on or after January 1, 2019)

Medical/Vision Plan w/CareFirst Dental		Age 60-64 at Retirement		Age 55-59 at Retirement		Age 50-54 at Retirement	
		Pre-Medicare	Medicare	Pre-Medicare	Medicare	Pre-Medicare	Medicare
<i>Kaiser Permanente Medical and NVA Vision</i>	Single Family	\$271.31 \$705.92	\$113.61	\$345.45 \$897.11	\$147.28	\$382.52 \$992.70	\$164.11
	Family + 1 Medicare Family + 2 Medicare		\$342.62 \$235.25		\$441.75 \$303.69		\$491.31 \$337.92
<i>BlueChoice HMO Medical and Davis Vision</i>	Single Family	\$220.85 \$538.85	\$225.95	\$286.28 \$695.17	\$267.69	\$318.99 \$773.32	\$288.56
	Family + 1 Medicare Family + 2 Medicare		\$487.52 \$452.01		\$603.70 \$532.88		\$661.79 \$573.32
<i>CareFirst PPO Medical and Davis Vision</i>	Single Family	\$297.37 \$696.71	\$398.81	\$384.54 \$895.50	\$440.55	\$428.12 \$994.89	\$461.42
	Family + 1 Medicare Family + 2 Medicare		\$733.82 \$813.73		\$873.04 \$898.92		\$942.65 \$941.51
<i>MAPD</i>	Single Family		\$141.89 \$283.92		\$183.63 \$366.27		\$204.50 \$407.45
<i>MAPD + Medical PPO</i>	Family + 1 Medicare Family + 2 Medicare		\$577.87 \$452.04		\$744.21 \$582.43		\$827.38 \$647.62
<i>MAPD + Medical HMO</i>	Family + 1 Medicare Family + 2 Medicare		\$451.28 \$363.12		\$581.45 \$468.10		\$646.53 \$520.60

(hired on or after January 1, 2010)

Medical/Vision Plan w/CareFirst Dental		Age 60-64 at Retirement		Age 55-59 at Retirement		Age 50-54 at Retirement	
		Pre-Medicare	Medicare	Pre-Medicare	Medicare	Pre-Medicare	Medicare
<i>Kaiser Permanente Medical and NVA Vision</i>	Single Family	\$376.59 \$984.03	\$165.92	\$439.04 \$1,144.31	\$193.77	\$470.26 \$1,224.46	\$207.69
	Family + 1 Medicare Family + 2 Medicare		\$505.46 \$346.32		\$586.49 \$402.42		\$627.01 \$430.48
<i>BlueChoice HMO Medical and Davis Vision</i>	Single Family	\$333.85 \$808.46	\$311.26	\$388.45 \$937.69	\$345.68	\$415.75 \$1,002.31	\$362.89
	Family + 1 Medicare Family + 2 Medicare		\$697.37 \$617.67		\$792.26 \$683.88		\$839.70 \$716.98
<i>CareFirst PPO Medical and Davis Vision</i>	Single Family	\$446.13 \$1,023.40	\$477.92	\$518.84 \$1,187.79	\$512.34	\$555.20 \$1,269.99	\$529.55
	Family + 1 Medicare Family + 2 Medicare		\$983.51 \$973.37		\$1,097.12 \$1,043.08		\$1,153.92 \$1,077.94
<i>MAPD</i>	Single Family		\$207.82 \$395.32		\$242.24 \$465.30		\$259.45 \$500.29
<i>MAPD + Medical PPO</i>	Family + 1 Medicare Family + 2 Medicare		\$1,052.49 \$998.15		\$1,166.09 \$1,067.86		\$1,222.90 \$1,102.72
<i>MAPD + Medical HMO</i>	Family + 1 Medicare Family + 2 Medicare		\$768.81 \$712.12		\$863.70 \$778.33		\$911.14 \$811.43

# EARLY RETIREE RATES

(retired before January 1, 2019)

Medical/Vision Plan w/CIGNA Dental HMO		Age 60-64 at Retirement		Age 55-59 at Retirement		Age 50-54 at Retirement	
		Pre-Medicare	Medicare	Pre-Medicare	Medicare	Pre-Medicare	Medicare
<i>Kaiser Permanente Medical and NVA Vision</i>	Single Family	\$255.91 \$669.54	\$99.55	\$330.02 \$861.97	\$133.04	\$367.08 \$958.19	\$149.79
	Family + 1 Medicare Family + 2 Medicare		\$283.03 \$195.71		\$385.98 \$265.75		\$437.45 \$300.77
<i>BlueChoice HMO Medical and Davis Vision</i>	Single Family	\$208.42 \$510.53	\$149.15	\$273.49 \$667.19	\$197.69	\$306.02 \$745.52	\$221.96
	Family + 1 Medicare Family + 2 Medicare		\$395.09 \$294.85		\$518.74 \$390.39		\$580.57 \$438.16
<i>CareFirst PPO Medical and Davis Vision</i>	Single Family	\$298.89 \$707.49	\$210.43	\$384.15 \$902.27	\$271.37	\$426.78 \$999.66	\$301.84
	Family + 1 Medicare Family + 2 Medicare		\$557.14 \$437.49		\$713.18 \$561.68		\$791.20 \$623.78
<i>MAPD</i>	Single Family		\$136.98 \$275.85		\$177.53 \$356.30		\$197.81 \$396.52
<i>MAPD + Medical PPO</i>	Family + 1 Medicare Family + 2 Medicare		\$569.79 \$443.97		\$734.23 \$572.46		\$816.45 \$636.70
<i>MAPD + Medical HMO</i>	Family + 1 Medicare Family + 2 Medicare		\$443.20 \$355.05		\$571.47 \$458.13		\$635.61 \$509.67

(retired on or after January 1, 2019)

Medical/Vision Plan w/CIGNA Dental HMO		Age 60-64 at Retirement		Age 55-59 at Retirement		Age 50-54 at Retirement	
		Pre-Medicare	Medicare	Pre-Medicare	Medicare	Pre-Medicare	Medicare
<i>Kaiser Permanente Medical and NVA Vision</i>	Single Family	\$266.40 \$697.85	\$108.71	\$339.35 \$887.13	\$141.18	\$375.83 \$981.77	\$157.42
	Family + 1 Medicare Family + 2 Medicare		\$334.55 \$227.17		\$431.77 \$293.72		\$480.38 \$326.99
<i>BlueChoice HMO Medical and Davis Vision</i>	Single Family	\$215.95 \$530.78	\$221.04	\$280.18 \$685.19	\$261.59	\$312.30 \$762.40	\$281.87
	Family + 1 Medicare Family + 2 Medicare		\$479.45 \$443.94		\$593.73 \$522.91		\$650.86 \$562.40
<i>CareFirst PPO Medical and Davis Vision</i>	Single Family	\$292.46 \$688.64	\$393.90	\$378.44 \$885.52	\$434.45	\$421.43 \$983.96	\$454.73
	Family + 1 Medicare Family + 2 Medicare		\$725.75 \$805.65		\$863.06 \$888.94		\$931.72 \$930.59
<i>MAPD</i>	Single Family		\$136.98 \$275.85		\$177.53 \$356.30		\$197.81 \$396.52
<i>MAPD + Medical PPO</i>	Family + 1 Medicare Family + 2 Medicare		\$569.79 \$443.97		\$734.23 \$572.46		\$816.45 \$636.70
<i>MAPD + Medical HMO</i>	Family + 1 Medicare Family + 2 Medicare		\$443.20 \$355.05		\$571.47 \$458.13		\$635.61 \$509.67

(hired on or after January 1, 2010)

Medical/Vision Plan w/CIGNA Dental HMO		Age 60-64 at Retirement		Age 55-59 at Retirement		Age 50-54 at Retirement	
		Pre-Medicare	Medicare	Pre-Medicare	Medicare	Pre-Medicare	Medicare
<i>Kaiser Permanente Medical and NVA Vision</i>	Single Family	\$370.12 \$973.58	\$159.44	\$431.55 \$1,132.22	\$186.28	\$462.26 \$1,211.55	\$199.70
	Family + 1 Medicare Family + 2 Medicare		\$495.01 \$335.87		\$574.41 \$390.34		\$614.10 \$417.57
<i>BlueChoice HMO Medical and Davis Vision</i>	Single Family	\$327.37 \$798.01	\$304.79	\$380.96 \$925.60	\$338.19	\$407.75 \$989.40	\$354.89
	Family + 1 Medicare Family + 2 Medicare		\$686.92 \$607.22		\$780.17 \$671.79		\$826.80 \$704.07
<i>CareFirst PPO Medical and Davis Vision</i>	Single Family	\$439.66 \$1,012.95	\$471.45	\$511.35 \$1,175.71	\$504.85	\$547.20 \$1,257.08	\$521.55
	Family + 1 Medicare Family + 2 Medicare		\$973.06 \$962.92		\$1,085.03 \$1,030.99		\$1,141.01 \$1,065.03
<i>MAPD</i>	Single Family		\$201.35 \$384.88		\$234.75 \$453.21		\$251.45 \$487.38
<i>MAPD + Medical PPO</i>	Family + 1 Medicare Family + 2 Medicare		\$1,042.04 \$987.70		\$1,154.01 \$1,055.77		\$1,209.99 \$1,089.81
<i>MAPD + Medical HMO</i>	Family + 1 Medicare Family + 2 Medicare		\$758.36 \$701.67		\$851.61 \$766.24		\$898.24 \$798.53