

**2016 ADOA and ASRS Retiree Health Insurance Monthly Premiums  
(Prior to Retirement Subsidy) <sup>1/</sup>**

		ASRS <sup>2/</sup>		
	<b>Without Medicare</b>	<b>ADOA</b>	<b>In-State</b>	<b>Out-of-State</b>
<b>EPO/HMO</b> <sup>3/</sup>	Retiree only	\$ 593	\$ 793	N/A
	Retiree+1	1,387	1,586	N/A
	Family	1,869	N/A	N/A
<b>PPO</b> <sup>4/</sup>	Retiree only	825	N/A	\$ 1,112
	Retiree+1	2,009	N/A	2,224
	Family	2,197	N/A	N/A
		<b>With Medicare</b> <sup>6/</sup>		
<b>EPO/HMO</b> <sup>5/</sup>	Retiree only	\$ 442	\$ 194	N/A
	Retiree+1 (two Medicare)	878	388	N/A
	Retiree+1 (one Medicare)	1,024	987	N/A
	Family (two Medicare)	1,166	1,181	N/A
	Family (all Medicare) <sup>7/</sup>	1,166	582 +	N/A
<b>PPO/Senior Supplemental</b>	Retiree only	789	337	337
	Retiree+1 (two Medicare)	1,576	674	674
	Retiree+1 (one Medicare)	1,740	1,130	1,449
	Family (two Medicare)	1,980	1,467	1,786
	Family (all Medicare) <sup>7/</sup>	1,980	1,011 +	1,011 +

<sup>1/</sup> Retirees receive a premium subsidy based on years of service and type of coverage. Premiums range from \$50-\$260 for ASRS retirees, \$60-\$260 for EORP retirees, and \$100-\$260 for CORP and PSRS retirees.

<sup>2/</sup> For ASRS plans, the monthly premium excludes rebates paid from the federal Early Retiree Reinsurance Program (ERRP) as authorized by the Affordable Care Act.

<sup>3/</sup> United Healthcare HMO – ASRS only.

<sup>4/</sup> United Healthcare Choice Plus PPO – ASRS only.

<sup>5/</sup> United Healthcare Group Medicare Advantage HMO – ASRS only.

<sup>6/</sup> Available for retirees who are eligible and enrolled in Medicare Part A and Part B. Provides supplemental insurance.

<sup>7/</sup> For ASRS plans, the monthly premium equals the retiree's premium multiplied by the number of lives covered.

- Retirees have a choice of receiving health insurance through either ADOA or ASRS systems. Under ADOA, retirees pay the employer and employee share in the active state employee system, less the retirement subsidy.
- ASRS also directly contracts for health insurance. All state retirees, including non-ASRS, are eligible.