

2026 CUMBERLAND COUNTY SCHOOLS

RETIREE HEALTH INSURANCE MONTHLY PREMIUMS JANUARY 1, 2026 - DECEMBER 31, 2026

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NETWORK	CERTIFIED										NON CERTIFIED	
BLUE CROSS PPO AND CIGNA LOCAL PLUS			After State Discount	30 or more years		After State Discount	20-29 years		Less than 20 Years. State Discount		30 or more years	
	COVERAGE LEVEL	Full Premium	PREMIUM	CC-BOE RATES	EE RATES	PREMIUM	CC-BOE RATES	EE RATES	CC-BOE RATES	EE RATES	CC-BOE RATES	EE RATES
PREMIER PLAN	RETIREE ONLY	793.00	436.15	436.15	0.00	515.45	356.85	158.60	0.00	594.75	793.00	0.00
	RETIREE + CHILD(REN)	1307.00	718.85	646.25	72.60	849.55	588.15	261.40	0.00	980.25	793.00	514.00
	RETIREE + SPOUSE	1783.00	980.65	793.00	167.65	1158.95	713.70	445.25	0.00	1337.25	793.00	990.00
	RETIREE + CHILD(REN) + SPOUSE	2060.00	1133.00	793.00	340.00	1339.00	713.70	625.30	0.00	1545.00	793.00	1267.00
STANDARD PLAN	RETIREE	736.00	404.80	404.80	0.00	478.40	331.20	147.20	0.00	552.00	736.00	0.00
	RETIREE + CHILD(REN)	1214.00	667.70	667.70	0.00	789.10	546.30	242.80	0.00	910.50	736.00	478.00
	RETIREE + SPOUSE	1656.00	910.80	736.00	174.80	1076.40	662.40	414.00	0.00	1242.00	736.00	920.00
	RETIREE + CHILD(REN) + SPOUSE	1914.00	1052.70	736.00	316.70	1244.10	662.40	581.70	0.00	1435.50	736.00	1178.00
LIMITED PPO	RETIREE	695.00	382.25	382.25	0.00	451.75	312.75	139.00	0.00	521.25	695.00	0.00
	RETIREE + CHILD(REN)	1146.00	630.30	630.30	0.00	744.90	515.70	229.20	0.00	859.50	695.00	451.00
	RETIREE + SPOUSE	1565.00	860.75	695.00	165.75	1017.25	625.50	391.75	0.00	1173.75	695.00	870.00
	RETIREE + CHILD(REN) + SPOUSE	1807.00	993.85	695.00	298.85	1174.55	625.50	549.05	0.00	1355.25	695.00	1112.00
CDHP/H.S.A.	RETIREE	607.00	333.85	333.85	0.00	394.55	273.15	121.40	0.00	455.25	607.00	0.00
	RETIREE + CHILD(REN)	1001.00	550.55	550.55	0.00	650.65	450.45	200.20	0.00	750.75	607.00	394.00
	RETIREE + SPOUSE	1365.00	750.75	607.00	143.75	887.25	546.30	340.95	0.00	1023.75	607.00	758.00
	RETIREE + CHILD(REN) + SPOUSE	1578.00	867.90	607.00	260.90	1025.70	546.30	479.40	0.00	1183.50	607.00	971.00
	CERTIFIED										NON CERTIFIED	
CIGNA OPEN ACCESS			After State Discount	30 or more years		After State Discount	20-29 years		Less than 20 Years. State Discount		30 or more years	
	COVERAGE LEVEL	Full Premium	PREMIUM	CC-BOE RATES	EE RATES	PREMIUM	CC-BOE RATES	EE RATES	CC-BOE RATES	EE RATES	CC-BOE RATES	EE RATES
PREMIER PLAN	RETIREE	883.00	526.15	\$ 526.15	0.00	605.45	397.35	208.10	0.00	684.33	883.00	0.00
	RETIREE + CHILD(REN)	1407.00	818.85	\$ 818.85	0.00	949.55	633.15	316.40	0.00	1080.25	883.00	524.00
	RETIREE + SPOUSE	1963.00	1160.65	\$ 883.00	277.65	1338.95	794.70	544.25	0.00	1517.25	883.00	1080.00
	RETIREE + CHILD(REN) + SPOUSE	2240.00	1313.00	\$ 883.00	430.00	1519.00	794.70	724.30	0.00	1725.00	883.00	1357.00
STANDARD PLAN	RETIREE	826.00	494.80	\$ 494.80	0.00	568.40	371.70	196.70	0.00	642.00	826.00	0.00
	RETIREE + CHILD(REN)	1314.00	767.70	\$ 767.70	0.00	889.10	591.30	297.80	0.00	1010.50	826.00	488.00
	RETIREE + SPOUSE	1836.00	1090.80	\$ 826.00	264.80	1256.40	743.40	513.00	0.00	1422.00	826.00	1010.00
	RETIREE + CHILD(REN) + SPOUSE	2094.00	1232.70	\$ 826.00	406.70	1424.10	743.40	680.70	0.00	1615.50	826.00	1268.00
LIMITED PPO	RETIREE	785.00	472.25	\$ 472.25	0.00	541.75	353.25	188.50	0.00	611.25	785.00	0.00
	RETIREE + CHILD(REN)	1246.00	730.30	\$ 730.30	0.00	844.90	560.70	284.20	0.00	959.50	785.00	461.00
	RETIREE + SPOUSE	1745.00	1040.75	\$ 785.00	255.75	1197.25	706.50	490.75	0.00	1353.75	785.00	960.00
	RETIREE + CHILD(REN) + SPOUSE	1987.00	1173.85	\$ 785.00	388.85	1354.55	706.50	648.05	0.00	1535.25	785.00	1202.00
CDHP/H.S.A.	RETIREE	697.00	423.85	\$ 423.85	0.00	484.55	313.65	170.90	0.00	545.25	697.00	0.00
	RETIREE + CHILD(REN)	1101.00	650.55	\$ 650.55	0.00	750.65	495.45	255.20	0.00	850.75	697.00	404.00
	RETIREE + SPOUSE	1545.00	930.75	\$ 697.00	233.75	1067.25	627.30	439.95	0.00	1203.75	697.00	848.00
	RETIREE + CHILD(REN) + SPOUSE	1758.00	1047.90	\$ 697.00	350.90	1205.70	627.30	578.40	0.00	1363.50	697.00	1061.00