

**2020 ADOA and ASRS Retiree Health Insurance Monthly Premiums
(Prior to Retirement Subsidy) ^{1/}**

		ADOA	ASRS	
			In-State	Out-of-State
Without Medicare				
EPO/HMO ^{2/}	Retiree only	\$ 672	\$ 687-825	N/A
	Retiree+1	1,572	1,374-1,649	N/A
	Family	2,118	1,923-2,309	N/A
PPO ^{3/}	Retiree only	935	N/A	\$ 1,296
	Retiree+1	2,276	N/A	2,593
	Family	2,489	N/A	3,630
With Medicare ^{4/}				
EPO/HMO ^{3/}	Retiree only	\$ 501	\$ 75	N/A
	Retiree+1 (both Medicare)	995	150	N/A
	Retiree+1 (one Medicare)	1,160	762-900	N/A
	Family (one Medicare)	1,321	1,524-1,799	
	Family (two Medicare)	1,321	837-975	N/A
	Family (all Medicare)	1,321	225+ ^{6/}	N/A
PPO/Senior Supplemental	Retiree only	893	150	\$ 150
	Retiree+1 (both Medicare)	1,786	300	300
	Retiree+1 (one Medicare)	1,971	837-975	1,446
	Family (one Medicare)	2,243	987-1,125	1,596
	Family (two Medicare)	2,243	1,674-1,949	1,674
	Family (all Medicare)	2,243	450+ ^{6/}	450 +

^{1/} Retirees receive a premium subsidy based on years of service and type of coverage. Premium subsidies range from \$50-\$260 for ASRS retirees, \$60-\$260 for EORP retirees, and \$100-\$260 for CORP and PSPRS retirees.

^{2/} United Healthcare HMO – ASRS only.

^{3/} United Healthcare Choice Plus PPO – ASRS only.

^{4/} Available for retirees who are eligible and enrolled in Medicare Part A and Part B. Provides supplemental insurance.

^{5/} United Healthcare Group Medicare Advantage HMO – ASRS only.

^{6/} For ASRS plans, the monthly premium equals the retiree's premium multiplied by the number of lives covered. (HMO-\$75 per person and PPO-\$150 per person)

- State 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.