

2027 Premiums for Retirees

Premiums below assume you and the family members you cover are eligible for coverage.

Medical Insurance

The coverage continues as long as you pay the premiums each month. You pay the plan administrators directly. MMB sponsors three plans:

- Minnesota Advantage Health Plan, the same plan that covers employees
- Blue Cross and Blue Shield of Minnesota Coordinated Plan paired with Group MedicareBlue Rx prescription drug plan
- HealthPartners Medicare Group Solution

Your age, the number of family members you cover and their ages determine your cost each month.

Retiree and Spouse Age 65 and Older

You have Medicare Parts A and B and are covered by a group Medicare plan from Blue Cross or HealthPartners. You pay the premium set by the plan. The plan works with Medicare. The cost each month is:

- \$439.95, Blue Cross retiree only
- \$548.50, HealthPartners retiree only
- \$878.90, Blue Cross retiree and spouse
- \$1,097.00, HealthPartners retiree and spouse
- \$2,594.01, Blue Cross, retiree, spouse and child(ren)
- \$2,703.06, HealthPartners retiree, spouse and child(ren)

Retiree and Spouse Under Age 65

You are covered by the Minnesota Advantage Health Plan. Your employer no longer pays part of the cost, so you pay the full monthly premium. You select HealthPartners or Blue Cross to administer your coverage. The premium each month is:

- \$1,110.22, retiree only
- \$3,264.78, retiree, spouse and/or child(ren)

Retiree Under Age 65, Spouse Age 65 and Older

If your spouse is 65 or older and you do not cover children, your spouse enrolls in Medicare Parts A and B. They may then enroll in the Blue Cross or HealthPartners plan that works with Medicare. When you and your family members are in different age groups, you all must be covered by the same plan administrator. The cost each month is:

- \$1,549.67, Blue Cross retiree and spouse
- \$1,658.72, HealthPartners retiree and spouse

Retiree's Survivor Age 65 and Older

You have Medicare Parts A and B and are covered by a group Medicare plan from Blue Cross or HealthPartners. Children up to age 26 are covered by the Minnesota Advantage Health Plan. The cost each month is:

- \$439.45, Blue Cross spouse only
- \$548.50, HealthPartners spouse only
- \$1,549.67, Blue Cross spouse and child
- \$1,658.72, HealthPartners spouse and child
- \$2,594.01, Blue Cross spouse and children
- \$2,703.06, HealthPartners spouse and children

Retiree's Survivor Under age 65

You are covered by the Minnesota Advantage Health Plan. You select HealthPartners or Blue Cross to administer your coverage. The premium each month is:

- \$1,110.22, spouse or child
- \$3,264.78, spouse and child(ren)
- \$3,264.78, children, no spouse

Dental Insurance

MMB offers the State Dental Plan. You select Delta Dental Group 216 or HealthPartners Dental to administer the coverage. Your employer no longer pays part of the cost, so you pay the full monthly premium. The coverage continues as long as you pay the premiums each month. You pay the plan administrators directly.

The premium each month is:

- \$50.04, retiree or survivor only
- \$148.08, retiree with dependents or surviving spouse with dependents

Vision Plan

If you chose to continue your Vision plan for 18 months when you retired, you get a bill each month from SEGIP. You pay SEGIP directly. The monthly premium for 2027 is:

- \$4.26, retiree only
- \$12.22, retiree, spouse and/or children

Life Insurance

If you chose to continue Basic Life, Managerial Life or Child Life insurance when you retired, you will get a bill from SEGIP each month for up to 18 months. Pay SEGIP directly. The 2027 premiums are:

- \$16.61, Basic Life
- \$45.12, Managerial Life 1.5x
- \$64.28, Managerial Life 2x
- \$0.86, Child Life to age 26