

ST. LOUIS COUNTY BENEFIT PLANS
Retiree Group
2019 Rates

St. Louis County Self-Insured Plan (same as active employees)	Monthly premium	Quarterly premium
Single	\$922.30	2766.90
Family	\$2142.06	\$6426.18
*Opting out or dropping coverage for retiree prohibits future re-enrollment *Spouse can come in or out with qualifying event *Covered spouse can continue coverage in the event of divorce or death *Find alternatives for under age 65 coverage at www.mnsure.org or www.healthcare.gov		

Senior Gold/Medicare BlueRx	Monthly Senior Gold premium	Monthly Medicare Blue Rx premium	Total
Single G1 \$5/\$15/\$35/\$60 Rx Copays	\$226.00	\$168.00	\$394.00
Single G2 \$10/\$25/\$40/25% Rx Copays	\$226.00	\$134.50	\$360.50
*Must be enrolled in Medicare Parts A& B to qualify for these plans You must enroll in our Group Senior Gold to have our Group Medicare BlueRx and vice versa *Enroll in Part B well in advance! *Only difference in coverage between G1 and G2 coverage are the drug copays listed above *Can move back to active employee plan at the start of each calendar year *When shopping for a Medicare supplement plan, be sure to compare copays coinsurances deductibles, donut holes, exclusions and add-ons.			

Delta Dental	Monthly Premium	Quarterly Premium
Employee	\$40.16	\$120.48
Spouse	\$45.35	\$136.05
Child	\$31.30	\$ 93.90
Family	\$79.70	\$239.10
*Independent of health coverage *Opting out or dropping coverage prohibits future re-enrollment *Dependent coverage is only available if enrolled at time of retirement and can only be added while employed and during annual open enrollment		

National Insurance Services Life Coverage	Monthly Premium
Basic Life	\$0.09/\$1,000 in coverage
*Can continue Basic Life at rate above for up to 18 months *Can continue any Supplemental Life in place at time of retirement at same cost for up to 18 mo. *Can continue Basic + Supplemental coverages to age 70, portability rates apply *Can convert to individual policy at age 70, rare to continue due to sharp increase in rates *Basic Life Coverage equals annual pay rounded up to the nearest \$1,000/ 5,000, capped at \$50,000/\$200,000. *Opting out or dropping coverage prohibits future re-enrollment	

Other Optional Insurances	Minnesota Benefits Association (MBA)	800-360-6117
*County's only role is payroll deduction	PERA Life (NCPERS)	800-525-8056
*Not County administered plans	ITT Hartford	800-833-5575
*Contact provider directly to inquire about continuing coverage	NorthWestern National Life FlexPro	877-886-5050

