

2025 Health Care Plan Rates

For retirees and dependents not Medicare eligible

	ELIGIBLE TO RETIRE BEFORE 1/1/2012	ELIGIBLE TO RETIRE AFTER 1/1/2012 AND HIRED BEFORE 1/1/2012			HIRED ON OR AFTER 1/1/2012			EMPLOYEE POST 65 SPOUSE RATES		
SERVICE AT RETIREMENT	N/A	20 OR MORE	15 TO 19	10 TO 14	20 OR MORE	15 TO 19	10 TO 14	20 OR MORE	15 TO 19	10 TO 14
	MEDICARE PART A AND B STATUS: NOT MEDICARE ELIGIBLE				MEDICARE PART A AND B STATUS: NOT MEDICARE ELIGIBLE			MEDICARE STATUS: EMPLOYEE ELIGIBLE & SPOUSE UNDER 65		
MONTHLY RATE										
Anthem Blue Cross										
Individual	\$203.23	\$203.23	\$338.70	\$541.93	\$203.23	\$541.93	\$1,083.86	\$406.45	\$745.15	\$1,151.60
Individual + Spouse/DP	\$637.59	\$637.59	\$1,135.04	\$1,772.64	\$637.59	\$1,338.27	\$2,314.57			
Individual + Child(ren)	\$519.00	\$519.00	\$917.61	\$1,436.61	\$519.00	\$1,120.84	\$1,978.54			
Family	\$1,013.78	\$1,013.78	\$1,824.71	\$2,838.49	\$1,013.78	\$2,027.94	\$3,380.42			
Anthem Blue Cross Deductible PPO								\$371.27	\$680.66	\$1,051.93
Individual	\$85.97	\$85.97	\$221.44	\$424.67	\$85.97	\$424.67	\$966.60			
Individual + Spouse/DP	\$402.99	\$402.99	\$900.44	\$1,538.04	\$402.99	\$1,103.67	\$2,079.97			
Individual + Child(ren)	\$307.92	\$307.92	\$706.53	\$1,225.53	\$307.92	\$909.76	\$1,767.46			
Family	\$662.33	\$662.33	\$1,473.26	\$2,487.04	\$662.33	\$1,676.49	\$3,028.97			
Capital District Physicians’ Health Plan*								\$360.33	\$660.60	\$1,020.93
Individual	\$180.16	\$180.16	\$300.27	\$480.44	\$180.16	\$480.44	\$960.88			
Individual + Spouse/DP	\$576.52	\$576.52	\$1,026.93	\$1,603.46	\$576.52	\$1,207.10	\$2,083.90			
Individual + Child(ren)	\$504.46	\$504.46	\$894.82	\$1,399.28	\$504.46	\$1,074.98	\$1,879.72			
Family	\$828.75	\$828.75	\$1,489.35	\$2,318.11	\$828.75	\$1,669.52	\$2,798.55			
Independent Health Association								\$301.88	\$553.45	\$855.34
Individual	\$150.94	\$150.94	\$251.57	\$402.51	\$150.94	\$402.51	\$805.02			
Individual + Spouse/DP	\$573.58	\$573.58	\$1,026.41	\$1,599.99	\$573.58	\$1,177.35	\$2,002.50			
Individual + Child(ren)	\$392.44	\$392.44	\$694.33	\$1,086.77	\$392.44	\$845.27	\$1,489.28			
Family	\$694.33	\$694.33	\$1,247.78	\$1,942.11	\$694.33	\$1,398.72	\$2,344.62			
MVP								\$349.06	\$639.94	\$988.89
Individual	\$174.53	\$174.53	\$290.88	\$465.41	\$174.53	\$465.41	\$930.82			
Individual + Spouse/DP	\$647.38	\$647.38	\$1,157.78	\$1,805.16	\$647.38	\$1,332.31	\$2,270.57			
Individual + Child(ren)	\$485.33	\$485.33	\$860.68	\$1,346.01	\$485.33	\$1,035.21	\$1,811.42			
Family	\$714.57	\$714.57	\$1,280.96	\$1,995.54	\$714.57	\$1,455.49	\$2,460.94			

¹ These rates are for retirees who retired or were eligible to retire before January 1, 2012. Retirees who were hired before January 1, 1986 do not contribute to coverage under these rules.

* Capital District Physician's Health Plan final 2025 rates were not available at the time of publication. Proposed rates have been provided here. Final rates will be communicated once approved at a later date.