Deschutes County Retiree Insurance Program

Health Plan Rates for January 1, 2026 - December 31, 2026

30+ (25+ SO P&F) Years of 1.0 FTE Deschutes County Service Emplopyee + Dependents:

	Standard Health Plan		Dental Plan Montly		Total Premiums if electing	
	County Contribution:	Retiree Contribution:	County Contribution:	Retiree Contribution:	County Contribution:	Retiree Contribution:
Retiree Only	$870.00	$90.00	$66.00	$5.00	$936.00	$95.00
Retiree + Spouse	$1,810.00	$111.00	$138.00	$5.00	$1,948.00	$116.00
Retiree + Children	$1,569.00	$111.00	$120.00	$5.00	$1,689.00	$116.00
Retiree + Family	$2,529.00	$111.00	$191.00	$5.00	$2,720.00	$116.00

Less than 30 Years of Deschutes County Service and All COIC and Black Butte Retirees:

	Standard Health Plan Monthly Premiums:	High Deductible Health Plan Monthly Premiums:	Dental Plan Monthly Premiums:
Retiree Only	$960.00	$704.00	$71.00
Retiree + Spouse	$1,921.00	$1,395.00	$143.00
Retiree + Children	$1,680.00	$1,221.00	$125.00
Retiree + Family	$2,640.00	$1,918.00	$196.00

Deschutes County Contributions Towards Premiums listed Above:

Deschutes County Years of Service:					All COIC Retirees:
0-14	15-19	20-24	25-29	30+	
$0.00	$221.00	$428.00	$649.00	Full premium less $100/$121	$0.00

<u>Deschutes County Retiree Insurance Program Highlights:</u>

- All retirees have the option of electing Dental coverage effective August 1, 2015.
- Deschutes County retirees with 30+ (25+ Sheriffs Office P&F) years of service pay the same cost-share as active employees.
- County contributions will continue until retiree reaches age 65 or until eligible for Medicare, at which time county contributions will terminate. The County Contribution does not apply to spouse or dependent coverage.
- The premiums listed above are valid through plan year ending December 31, 2026. Premium and county contribution amounts are subject to change at the begining of each plan year based on plan utilization, regulatory changes, and actuarial reviews.
- Spouse of retiree will no longer be eligible for retiree plan when they reach age 65 or become eligible for Medicare, whichever comes first.