

2026 MONTHLY RATE CHART FOR RETIREES & SURVIVING SPOUSES

These rates are effective January 1, 2026

We will deduct the new rates effective with your December 2025 pension check.
This is official notification of health plan rates for 2026. DO NOT discard this rate chart.
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RATE CHART 7 - These Monthly Rates Apply To You If You Are:

- 1 Fire Service Retiree on or after 3/1/85, up to age 65.
- 2 Police Service Retiree on or after 1/1/85, up to age 65.

2026 Monthly Health Premium Rates - 75% of Full Premium

Plan Code	If you are or your family consists of:	UHC Choice Plus (PPO)	UHC Choice (EPO)
1	One Adult No Medicare	<p>Because of the complexity of the rate schedule for your Retiree Group, we are unable to produce a Rate Chart for you that would show all the rates. Each Plan Code shown at left can have 35 different rate permutations.</p> <p>We could not possibly reproduce all those rates on this one sheet. We therefore ask that if you want to know how much your rate will be for the coming plan year, that you write to ERS at the address shown below.</p> <p>Please keep in mind that we are especially busy during the Open Enrollment. Even if you call our office for your rate, we may only be able to record your name and address for follow-up in writing.</p> <p style="text-align: center;">City of Milwaukee Employees' Retirement System (ERS) 789 N. Water St, Suite 300 Milwaukee, WI 53202</p>	
2	Two Adults no Medicare		
3	Two Adults & Dependent Child(ren) no Medicare		
4	One Adult with Medicare (enrolled in UHC Medicare Advantage plan)*		
5	Two Adults with Medicare Advantage (enrolled in UHC Medicare Advantage plan)*		
6	One Adult with Medicare, One Adult w/o Medicare*		
7	One Adult with Medicare, One Adult w/o Medicare & Dependent Child(ren)*		
8	Two Adults with Medicare & Dependent Child(ren)*		
9	Adult & Dependent Child(ren) no Medicare		
10	Adult with Medicare & Dependent Child(ren)*		

"With Medicare" means having both parts of Medicare, Hospital (Part A) and Medical (Part B).

****Individual(s) with Medicare will only be enrolled in the UHC Medicare Advantage plan. If applicable, members can elect an EPO or PPO plan for non-Medicare individual(s) in their family**

ACA NOTICE: The individual shared responsibility provision of the Affordable Care Act requires you and each member of your family to have qualifying health care coverage (called minimum essential coverage), qualify for a coverage exemption, or make an individual shared responsibility payment when you file your federal income tax return.

**2025 FIRE CONTRIBUTION RATE UNTIL AGE 60
(Exceed 40hrs/wk)**

**RATE CHART 7 - FULL 2026 RATE
FIRE - EXCEED 40 HRS PER WEEK**

100% RETIREE PLAN RATES

PC	Description	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare	\$ 1,348.20	\$ 1,247.96
2	Two Adults w/o Medicare	\$ 2,699.78	\$ 2,492.54
3	Two Adults & Dependent Child(ren)	\$ 4,047.98	\$ 3,739.37
4	One Adult with UHC Medicare Advantage	\$302.01	
5	Two Adults with UHC Medicare Advantage	\$604.02	
6	One Adult with Medicare, One person w/o Medicare*	\$ 1,690.65	\$ 1,587.41
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*	\$ 2,387.88	\$ 2,227.78
8	Two Adults with Medicare & Dependent Child(ren)*	\$ 1,116.92	\$ 1,036.39
9	Adult & Dependent Child(ren)	\$ 2,025.12	\$ 1,869.68
10	Adult with Medicare & Dependent Child(ren)*	\$ 814.91	\$ 734.38

2025 FIRE CONTRIBUTION RATE UNTIL AGE 60 (Exceed 40hrs/wk)

@ 65% City Contribution			FIRE (Exceed 40hrs/wk)	
			Unused S/L - Less than 70 work days	
PC	Description	@65%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 471.87	\$ 371.63
2	Two Adults w/o Medicare		\$ 944.92	\$ 737.68
3	Two Adults & Dependent Child(ren)		\$ 1,416.79	\$ 1,108.18
4	One Adult with UHC Medicare Advantage		\$105.70	
5	Two Adults with UHC Medicare Advantage		\$211.41	
6	One Adult with Medicare, One person w/o Medicare*		\$ 591.73	\$ 488.49
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 835.76	\$ 675.66
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 390.92	\$ 310.39
9	Adult & Dependent Child(ren)		\$ 708.79	\$ 553.35
10	Adult with Medicare & Dependent Child(ren)*		\$ 285.22	\$ 204.69
@ 66% City Contribution			FIRE (Exceed 40hrs/wk)	
			Unused S/L - At least 70 but less than 74 work days	
PC	Description	@66%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 458.39	\$ 358.15
2	Two Adults w/o Medicare		\$ 917.93	\$ 710.69
3	Two Adults & Dependent Child(ren)		\$ 1,376.31	\$ 1,067.70
4	One Adult with UHC Medicare Advantage		\$102.68	
5	Two Adults with UHC Medicare Advantage		\$205.37	
6	One Adult with Medicare, One person w/o Medicare*		\$ 574.82	\$ 471.58
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 811.88	\$ 651.78
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 379.75	\$ 299.22
9	Adult & Dependent Child(ren)		\$ 688.54	\$ 533.10
10	Adult with Medicare & Dependent Child(ren)*		\$ 277.07	\$ 196.54
@ 67% City Contribution			FIRE (Exceed 40hrs/wk)	
			Unused S/L - At least 74 but less than 78 work days	
PC	Description	@67%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 444.91	\$ 344.67
2	Two Adults w/o Medicare		\$ 890.93	\$ 683.69
3	Two Adults & Dependent Child(ren)		\$ 1,335.83	\$ 1,027.22
4	One Adult with UHC Medicare Advantage		\$99.66	
5	Two Adults with UHC Medicare Advantage		\$199.33	
6	One Adult with Medicare, One person w/o Medicare*		\$ 557.91	\$ 454.67
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 788.00	\$ 627.90
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 368.58	\$ 288.05
9	Adult & Dependent Child(ren)		\$ 668.29	\$ 512.85
10	Adult with Medicare & Dependent Child(ren)*		\$ 268.92	\$ 188.39

2025 FIRE CONTRIBUTION RATE UNTIL AGE 60 (Exceed 40hrs/wk)

@ 68% City Contribution			FIRE (Exceed 40hrs/wk) Unused S/L - At least 78 but less than 82 work days	
PC	Description	@68%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 431.42	\$ 331.18
2	Two Adults w/o Medicare		\$ 863.93	\$ 656.69
3	Two Adults & Dependent Child(ren)		\$ 1,295.35	\$ 986.74
4	One Adult with UHC Medicare Advantage		\$96.64	
5	Two Adults with UHC Medicare Advantage		\$193.29	
6	One Adult with Medicare, One person w/o Medicare*		\$ 541.01	\$ 437.77
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 764.12	\$ 604.02
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 357.41	\$ 276.88
9	Adult & Dependent Child(ren)		\$ 648.04	\$ 492.60
10	Adult with Medicare & Dependent Child(ren)*		\$ 260.77	\$ 180.24
@ 69% City Contribution			FIRE (Exceed 40hrs/wk) Unused S/L - At least 82 but less than 86 work days	
PC	Description	@69%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 417.94	\$ 317.70
2	Two Adults w/o Medicare		\$ 836.93	\$ 629.69
3	Two Adults & Dependent Child(ren)		\$ 1,254.87	\$ 946.26
4	One Adult with UHC Medicare Advantage		\$93.62	
5	Two Adults with UHC Medicare Advantage		\$187.25	
6	One Adult with Medicare, One person w/o Medicare*		\$ 524.10	\$ 420.86
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 740.24	\$ 580.14
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 346.25	\$ 265.72
9	Adult & Dependent Child(ren)		\$ 627.79	\$ 472.35
10	Adult with Medicare & Dependent Child(ren)*		\$ 252.62	\$ 172.09
@ 70% City Contribution			FIRE (Exceed 40hrs/wk) Unused S/L - At least 86 but less than 90 work days	
PC	Description	@70%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 404.46	\$ 304.22
2	Two Adults w/o Medicare		\$ 809.93	\$ 602.69
3	Two Adults & Dependent Child(ren)		\$ 1,214.39	\$ 905.78
4	One Adult with UHC Medicare Advantage		\$90.60	
5	Two Adults with UHC Medicare Advantage		\$181.21	
6	One Adult with Medicare, One person w/o Medicare*		\$ 507.20	\$ 403.95
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 716.36	\$ 556.26
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 335.08	\$ 254.55
9	Adult & Dependent Child(ren)		\$ 607.54	\$ 452.10
10	Adult with Medicare & Dependent Child(ren)*		\$ 244.47	\$ 163.94

2025 FIRE CONTRIBUTION RATE UNTIL AGE 60 (Exceed 40hrs/wk)

@ 71% City Contribution			FIRE (Exceed 40hrs/wk) Unused S/L - At least 90 but less than 94 work days	
PC	Description	@71%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 390.98	\$ 290.74
2	Two Adults w/o Medicare		\$ 782.94	\$ 575.70
3	Two Adults & Dependent Child(ren)		\$ 1,173.91	\$ 865.30
4	One Adult with UHC Medicare Advantage		\$87.58	
5	Two Adults with UHC Medicare Advantage		\$175.17	
6	One Adult with Medicare, One person w/o Medicare*		\$ 490.29	\$ 387.05
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 692.49	\$ 532.39
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 323.91	\$ 243.38
9	Adult & Dependent Child(ren)		\$ 587.28	\$ 431.84
10	Adult with Medicare & Dependent Child(ren)*		\$ 236.32	\$ 155.79
@ 72% City Contribution			FIRE (Exceed 40hrs/wk) Unused S/L - At least 94 but less than 98 work days	
PC	Description	@72%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 377.50	\$ 277.26
2	Two Adults w/o Medicare		\$ 755.94	\$ 548.70
3	Two Adults & Dependent Child(ren)		\$ 1,133.43	\$ 824.82
4	One Adult with UHC Medicare Advantage		\$84.56	
5	Two Adults with UHC Medicare Advantage		\$169.13	
6	One Adult with Medicare, One person w/o Medicare*		\$ 473.38	\$ 370.14
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 668.61	\$ 508.51
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 312.74	\$ 232.21
9	Adult & Dependent Child(ren)		\$ 567.03	\$ 411.59
10	Adult with Medicare & Dependent Child(ren)*		\$ 228.17	\$ 147.64
@ 73% City Contribution			FIRE (Exceed 40hrs/wk) Unused S/L - At least 98 but less than 102 work days	
PC	Description	@73%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 364.01	\$ 263.77
2	Two Adults w/o Medicare		\$ 728.94	\$ 521.70
3	Two Adults & Dependent Child(ren)		\$ 1,092.95	\$ 784.34
4	One Adult with UHC Medicare Advantage		\$81.54	
5	Two Adults with UHC Medicare Advantage		\$163.09	
6	One Adult with Medicare, One person w/o Medicare*		\$ 456.48	\$ 353.24
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 644.73	\$ 484.63
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 301.57	\$ 221.04
9	Adult & Dependent Child(ren)		\$ 546.78	\$ 391.34
10	Adult with Medicare & Dependent Child(ren)*		\$ 220.03	\$ 139.50

2025 FIRE CONTRIBUTION RATE UNTIL AGE 60 (Exceed 40hrs/wk)

@ 74% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 102 but less than 106 work days	
PC	Description	@74%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 350.53	\$ 250.29
2	Two Adults w/o Medicare		\$ 701.94	\$ 494.70
3	Two Adults & Dependent Child(ren)		\$ 1,052.47	\$ 743.86
4	One Adult with UHC Medicare Advantage		\$78.52	
5	Two Adults with UHC Medicare Advantage		\$157.05	
6	One Adult with Medicare, One person w/o Medicare*		\$ 439.57	\$ 336.33
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 620.85	\$ 460.75
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 290.40	\$ 209.87
9	Adult & Dependent Child(ren)		\$ 526.53	\$ 371.09
10	Adult with Medicare & Dependent Child(ren)*		\$ 211.88	\$ 131.35
@ 75% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 106 but less than 110 work days	
PC	Description	@75%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 337.05	\$ 236.81
2	Two Adults w/o Medicare		\$ 674.95	\$ 467.70
3	Two Adults & Dependent Child(ren)		\$ 1,012.00	\$ 703.38
4	One Adult with UHC Medicare Advantage		\$75.50	
5	Two Adults with UHC Medicare Advantage		\$151.01	
6	One Adult with Medicare, One person w/o Medicare*		\$ 422.66	\$ 319.42
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 596.97	\$ 436.87
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 279.23	\$ 198.70
9	Adult & Dependent Child(ren)		\$ 506.28	\$ 350.84
10	Adult with Medicare & Dependent Child(ren)*		\$ 203.73	\$ 123.20
@ 76% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 110 but less than 114 work days	
PC	Description	@76%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 323.57	\$ 223.33
2	Two Adults w/o Medicare		\$ 647.95	\$ 440.71
3	Two Adults & Dependent Child(ren)		\$ 971.52	\$ 662.91
4	One Adult with UHC Medicare Advantage		\$72.48	
5	Two Adults with UHC Medicare Advantage		\$144.96	
6	One Adult with Medicare, One person w/o Medicare*		\$ 405.76	\$ 302.52
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 573.09	\$ 412.99
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 268.06	\$ 187.53
9	Adult & Dependent Child(ren)		\$ 486.03	\$ 330.59
10	Adult with Medicare & Dependent Child(ren)*		\$ 195.58	\$ 115.05

2025 FIRE CONTRIBUTION RATE UNTIL AGE 60 (Exceed 40hrs/wk)

@ 77% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 114 but less than 118 work days	
PC	Description	@77%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 310.09	\$ 209.85
2	Two Adults w/o Medicare		\$ 620.95	\$ 413.71
3	Two Adults & Dependent Child(ren)		\$ 931.04	\$ 622.43
4	One Adult with UHC Medicare Advantage		\$69.46	
5	Two Adults with UHC Medicare Advantage		\$138.92	
6	One Adult with Medicare, One person w/o Medicare*		\$ 388.85	\$ 285.61
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 549.21	\$ 389.11
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 256.89	\$ 176.36
9	Adult & Dependent Child(ren)		\$ 465.78	\$ 310.34
10	Adult with Medicare & Dependent Child(ren)*		\$ 187.43	\$ 106.90
@ 78% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 118 but less than 122 work days	
PC	Description	@78%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 296.60	\$ 196.36
2	Two Adults w/o Medicare		\$ 593.95	\$ 386.71
3	Two Adults & Dependent Child(ren)		\$ 890.56	\$ 581.95
4	One Adult with UHC Medicare Advantage		\$66.44	
5	Two Adults with UHC Medicare Advantage		\$132.88	
6	One Adult with Medicare, One person w/o Medicare*		\$ 371.94	\$ 268.70
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 525.33	\$ 365.23
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 245.72	\$ 165.19
9	Adult & Dependent Child(ren)		\$ 445.53	\$ 290.09
10	Adult with Medicare & Dependent Child(ren)*		\$ 179.28	\$ 98.75
@ 79% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 122 but less than 126 work days	
PC	Description	@79%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 283.12	\$ 182.88
2	Two Adults w/o Medicare		\$ 566.95	\$ 359.71
3	Two Adults & Dependent Child(ren)		\$ 850.08	\$ 541.47
4	One Adult with UHC Medicare Advantage		\$63.42	
5	Two Adults with UHC Medicare Advantage		\$126.84	
6	One Adult with Medicare, One person w/o Medicare*		\$ 355.04	\$ 251.80
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 501.45	\$ 341.35
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 234.55	\$ 154.02
9	Adult & Dependent Child(ren)		\$ 425.28	\$ 269.84
10	Adult with Medicare & Dependent Child(ren)*		\$ 171.13	\$ 90.60

2025 FIRE CONTRIBUTION RATE UNTIL AGE 60 (Exceed 40hrs/wk)

@ 80% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 126 but less than 130 work days	
PC	Description	@80%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 269.64	\$ 169.40
2	Two Adults w/o Medicare		\$ 539.96	\$ 332.72
3	Two Adults & Dependent Child(ren)		\$ 809.60	\$ 500.99
4	One Adult with UHC Medicare Advantage		\$60.40	
5	Two Adults with UHC Medicare Advantage		\$120.80	
6	One Adult with Medicare, One person w/o Medicare*		\$ 338.13	\$ 234.89
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 477.58	\$ 317.48
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 223.38	\$ 142.85
9	Adult & Dependent Child(ren)		\$ 405.02	\$ 249.58
10	Adult with Medicare & Dependent Child(ren)*		\$ 162.98	\$ 82.45
@ 81% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 130 but less than 133 work days	
PC	Description	@81%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 256.16	\$ 155.92
2	Two Adults w/o Medicare		\$ 512.96	\$ 305.72
3	Two Adults & Dependent Child(ren)		\$ 769.12	\$ 460.51
4	One Adult with UHC Medicare Advantage		\$57.38	
5	Two Adults with UHC Medicare Advantage		\$114.76	
6	One Adult with Medicare, One person w/o Medicare*		\$ 321.22	\$ 217.98
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 453.70	\$ 293.60
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 212.21	\$ 131.68
9	Adult & Dependent Child(ren)		\$ 384.77	\$ 229.33
10	Adult with Medicare & Dependent Child(ren)*		\$ 154.83	\$ 74.30
@ 82% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 133 but less than 136 work days	
PC	Description	@82%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 242.68	\$ 142.44
2	Two Adults w/o Medicare		\$ 485.96	\$ 278.72
3	Two Adults & Dependent Child(ren)		\$ 728.64	\$ 420.03
4	One Adult with UHC Medicare Advantage		\$54.36	
5	Two Adults with UHC Medicare Advantage		\$108.72	
6	One Adult with Medicare, One person w/o Medicare*		\$ 304.32	\$ 201.08
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 429.82	\$ 269.72
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 201.05	\$ 120.52
9	Adult & Dependent Child(ren)		\$ 364.52	\$ 209.08
10	Adult with Medicare & Dependent Child(ren)*		\$ 146.68	\$ 66.15

2025 FIRE CONTRIBUTION RATE UNTIL AGE 60 (Exceed 40hrs/wk)

@ 83% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 136 but less than 139 work days	
PC	Description	@83%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 229.19	\$ 128.95
2	Two Adults w/o Medicare		\$ 458.96	\$ 251.72
3	Two Adults & Dependent Child(ren)		\$ 688.16	\$ 379.55
4	One Adult with UHC Medicare Advantage		\$51.34	
5	Two Adults with UHC Medicare Advantage		\$102.68	
6	One Adult with Medicare, One person w/o Medicare*		\$ 287.41	\$ 184.17
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 405.94	\$ 245.84
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 189.88	\$ 109.35
9	Adult & Dependent Child(ren)		\$ 344.27	\$ 188.83
10	Adult with Medicare & Dependent Child(ren)*		\$ 138.53	\$ 58.00
@ 84% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 139 but less than 142 work days	
PC	Description	@84%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 215.71	\$ 115.47
2	Two Adults w/o Medicare		\$ 431.96	\$ 224.72
3	Two Adults & Dependent Child(ren)		\$ 647.68	\$ 339.07
4	One Adult with UHC Medicare Advantage		\$48.32	
5	Two Adults with UHC Medicare Advantage		\$96.64	
6	One Adult with Medicare, One person w/o Medicare*		\$ 270.50	\$ 167.26
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 382.06	\$ 221.96
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 178.71	\$ 98.18
9	Adult & Dependent Child(ren)		\$ 324.02	\$ 168.58
10	Adult with Medicare & Dependent Child(ren)*		\$ 130.39	\$ 49.86
@ 85% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 142 but less than 145 work days	
PC	Description	@85%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 202.23	\$ 101.99
2	Two Adults w/o Medicare		\$ 404.97	\$ 197.73
3	Two Adults & Dependent Child(ren)		\$ 607.20	\$ 298.59
4	One Adult with UHC Medicare Advantage		\$45.30	
5	Two Adults with UHC Medicare Advantage		\$90.60	
6	One Adult with Medicare, One person w/o Medicare*		\$ 253.60	\$ 150.36
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 358.18	\$ 198.08
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 167.54	\$ 87.01
9	Adult & Dependent Child(ren)		\$ 303.77	\$ 148.33
10	Adult with Medicare & Dependent Child(ren)*		\$ 122.24	\$ 41.71

2025 FIRE CONTRIBUTION RATE UNTIL AGE 60 (Exceed 40hrs/wk)

@ 86% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 145 but less than 148 work days	
PC	Description	@86%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 188.75	\$ 88.51
2	Two Adults w/o Medicare		\$ 377.97	\$ 170.73
3	Two Adults & Dependent Child(ren)		\$ 566.72	\$ 258.11
4	One Adult with UHC Medicare Advantage		\$42.28	
5	Two Adults with UHC Medicare Advantage		\$84.56	
6	One Adult with Medicare, One person w/o Medicare*		\$ 236.69	\$ 133.45
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 334.30	\$ 174.20
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 156.37	\$ 75.84
9	Adult & Dependent Child(ren)		\$ 283.52	\$ 128.08
10	Adult with Medicare & Dependent Child(ren)*		\$ 114.09	\$ 33.56
@ 87% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 148 but less than 151 work days	
PC	Description	@87%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 175.27	\$ 75.03
2	Two Adults w/o Medicare		\$ 350.97	\$ 143.73
3	Two Adults & Dependent Child(ren)		\$ 526.24	\$ 217.63
4	One Adult with UHC Medicare Advantage		\$39.26	
5	Two Adults with UHC Medicare Advantage		\$78.52	
6	One Adult with Medicare, One person w/o Medicare*		\$ 219.78	\$ 116.54
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 310.42	\$ 150.32
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 145.20	\$ 64.67
9	Adult & Dependent Child(ren)		\$ 263.27	\$ 107.83
10	Adult with Medicare & Dependent Child(ren)*		\$ 105.94	\$ 25.41
@ 88% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 151 but less than 154 work days	
PC	Description	@88%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 161.78	\$ 61.54
2	Two Adults w/o Medicare		\$ 323.97	\$ 116.73
3	Two Adults & Dependent Child(ren)		\$ 485.76	\$ 177.15
4	One Adult with UHC Medicare Advantage		\$36.24	
5	Two Adults with UHC Medicare Advantage		\$72.48	
6	One Adult with Medicare, One person w/o Medicare*		\$ 202.88	\$ 99.64
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 286.55	\$ 126.45
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 134.03	\$ 53.50
9	Adult & Dependent Child(ren)		\$ 243.01	\$ 87.57
10	Adult with Medicare & Dependent Child(ren)*		\$ 97.79	\$ 17.26

2025 FIRE CONTRIBUTION RATE UNTIL AGE 60 (Exceed 40hrs/wk)

@ 89% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 154 but less than 157 work days	
PC	Description	@89%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 148.30	\$ 48.06
2	Two Adults w/o Medicare		\$ 296.98	\$ 89.74
3	Two Adults & Dependent Child(ren)		\$ 445.28	\$ 136.67
4	One Adult with UHC Medicare Advantage		\$33.22	
5	Two Adults with UHC Medicare Advantage		\$66.44	
6	One Adult with Medicare, One person w/o Medicare*		\$ 185.97	\$ 82.73
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 262.67	\$ 102.57
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 122.86	\$ 42.33
9	Adult & Dependent Child(ren)		\$ 222.76	\$ 67.32
10	Adult with Medicare & Dependent Child(ren)*		\$ 89.64	\$ 9.11
@ 90% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 157 but less than 160 work days	
PC	Description	@90%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 134.82	\$ 34.58
2	Two Adults w/o Medicare		\$ 269.98	\$ 62.74
3	Two Adults & Dependent Child(ren)		\$ 404.80	\$ 96.19
4	One Adult with UHC Medicare Advantage		\$30.20	
5	Two Adults with UHC Medicare Advantage		\$60.40	
6	One Adult with Medicare, One person w/o Medicare*		\$ 169.07	\$ 65.82
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 238.79	\$ 78.69
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 111.69	\$ 31.16
9	Adult & Dependent Child(ren)		\$ 202.51	\$ 47.07
10	Adult with Medicare & Dependent Child(ren)*		\$ 81.49	\$ 0.96
@ 91% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 160 but less than 163 work days	
PC	Description	@91%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 121.34	\$ 21.10
2	Two Adults w/o Medicare		\$ 242.98	\$ 35.74
3	Two Adults & Dependent Child(ren)		\$ 364.32	\$ 55.71
4	One Adult with UHC Medicare Advantage		\$27.18	
5	Two Adults with UHC Medicare Advantage		\$54.36	
6	One Adult with Medicare, One person w/o Medicare*		\$ 152.16	\$ 48.92
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 214.91	\$ 54.81
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 100.52	\$ 19.99
9	Adult & Dependent Child(ren)		\$ 182.26	\$ 26.82
10	Adult with Medicare & Dependent Child(ren)*		\$ 73.34	\$ -

2025 FIRE CONTRIBUTION RATE UNTIL AGE 60 (Exceed 40hrs/wk)

@ 92% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 163 but less than 166 work days	
PC	Description	@92%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 107.86	\$ 7.62
2	Two Adults w/o Medicare		\$ 215.98	\$ 8.74
3	Two Adults & Dependent Child(ren)		\$ 323.84	\$ 15.23
4	One Adult with UHC Medicare Advantage		\$24.16	
5	Two Adults with UHC Medicare Advantage		\$48.32	
6	One Adult with Medicare, One person w/o Medicare*		\$ 135.25	\$ 32.01
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 191.03	\$ 30.93
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 89.35	\$ 8.82
9	Adult & Dependent Child(ren)		\$ 162.01	\$ 6.57
10	Adult with Medicare & Dependent Child(ren)*		\$ 65.19	-
@ 93% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 166 but less than 169 work days	
PC	Description	@93%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 94.37	\$ -
2	Two Adults w/o Medicare		\$ 188.98	\$ -
3	Two Adults & Dependent Child(ren)		\$ 283.36	\$ -
4	One Adult with UHC Medicare Advantage		\$21.14	
5	Two Adults with UHC Medicare Advantage		\$42.28	
6	One Adult with Medicare, One person w/o Medicare*		\$ 118.35	\$ 15.11
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 167.15	\$ 7.05
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 78.18	\$ -
9	Adult & Dependent Child(ren)		\$ 141.76	\$ -
10	Adult with Medicare & Dependent Child(ren)*		\$ 57.04	\$ -
@ 94% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 169 but less than 172 work days	
PC	Description	@94%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 80.89	\$ -
2	Two Adults w/o Medicare		\$ 161.99	\$ -
3	Two Adults & Dependent Child(ren)		\$ 242.88	\$ -
4	One Adult with UHC Medicare Advantage		\$18.12	
5	Two Adults with UHC Medicare Advantage		\$36.24	
6	One Adult with Medicare, One person w/o Medicare*		\$ 101.44	\$ -
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 143.27	\$ -
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 67.02	\$ -
9	Adult & Dependent Child(ren)		\$ 121.51	\$ -
10	Adult with Medicare & Dependent Child(ren)*		\$ 48.89	\$ -

2025 FIRE CONTRIBUTION RATE UNTIL AGE 60 (Exceed 40hrs/wk)

@ 95% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 172 but less than 175 work days	
PC	Description	@95%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 67.41	\$ -
2	Two Adults w/o Medicare		\$ 134.99	\$ -
3	Two Adults & Dependent Child(ren)		\$ 202.40	\$ -
4	One Adult with UHC Medicare Advantage		\$15.10	
5	Two Adults with UHC Medicare Advantage		\$30.20	
6	One Adult with Medicare, One person w/o Medicare*		\$ 84.53	\$ -
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 119.39	\$ -
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 55.85	\$ -
9	Adult & Dependent Child(ren)		\$ 101.26	\$ -
10	Adult with Medicare & Dependent Child(ren)*		\$ 40.75	\$ -
@ 96% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 175 but less than 178 work days	
PC	Description	@96%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 53.93	\$ -
2	Two Adults w/o Medicare		\$ 107.99	\$ -
3	Two Adults & Dependent Child(ren)		\$ 161.92	\$ -
4	One Adult with UHC Medicare Advantage		\$12.08	
5	Two Adults with UHC Medicare Advantage		\$24.16	
6	One Adult with Medicare, One person w/o Medicare*		\$ 67.63	\$ -
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 95.52	\$ -
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 44.68	\$ -
9	Adult & Dependent Child(ren)		\$ 81.00	\$ -
10	Adult with Medicare & Dependent Child(ren)*		\$ 32.60	\$ -
@ 97% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 178 but less than 181 work days	
PC	Description	@97%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 40.45	\$ -
2	Two Adults w/o Medicare		\$ 80.99	\$ -
3	Two Adults & Dependent Child(ren)		\$ 121.44	\$ -
4	One Adult with UHC Medicare Advantage		\$9.06	
5	Two Adults with UHC Medicare Advantage		\$18.12	
6	One Adult with Medicare, One person w/o Medicare*		\$ 50.72	\$ -
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 71.64	\$ -
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 33.51	\$ -
9	Adult & Dependent Child(ren)		\$ 60.75	\$ -
10	Adult with Medicare & Dependent Child(ren)*		\$ 24.45	\$ -

2025 FIRE CONTRIBUTION RATE UNTIL AGE 60 (Exceed 40hrs/wk)

@ 98% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 181 but less than 184 work days	
PC	Description	@98%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 26.96	\$ -
2	Two Adults w/o Medicare		\$ 54.00	\$ -
3	Two Adults & Dependent Child(ren)		\$ 80.96	\$ -
4	One Adult with UHC Medicare Advantage		\$6.04	
5	Two Adults with UHC Medicare Advantage		\$12.08	
6	One Adult with Medicare, One person w/o Medicare*		\$ 33.81	\$ -
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 47.76	\$ -
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 22.34	\$ -
9	Adult & Dependent Child(ren)		\$ 40.50	\$ -
10	Adult with Medicare & Dependent Child(ren)*		\$ 16.30	\$ -
@ 99% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 184 but less than 187 work days	
PC	Description	@99%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ 13.48	\$ -
2	Two Adults w/o Medicare		\$ 27.00	\$ -
3	Two Adults & Dependent Child(ren)		\$ 40.48	\$ -
4	One Adult with UHC Medicare Advantage		\$3.02	
5	Two Adults with UHC Medicare Advantage		\$6.04	
6	One Adult with Medicare, One person w/o Medicare*		\$ 16.91	\$ -
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ 23.88	\$ -
8	Two Adults with Medicare & Dependent Child(ren)*		\$ 11.17	\$ -
9	Adult & Dependent Child(ren)		\$ 20.25	\$ -
10	Adult with Medicare & Dependent Child(ren)*		\$ 8.15	\$ -
@ 100% City Contribution			FIRE (Exceed 40hrs/wk) FIRE (Exceed 40hrs/wk) - Unused S/L - At least 187 work days	
PC	Description	@100%	UHC CHOICE PLUS (PPO)	UHC CHOICE (EPO)
1	One Adult w/o Medicare		\$ -	\$ -
2	Two Adults w/o Medicare		\$ -	\$ -
3	Two Adults & Dependent Child(ren)		\$ -	\$ -
4	One Adult with UHC Medicare Advantage		\$0.00	
5	Two Adults with UHC Medicare Advantage		\$0.00	
6	One Adult with Medicare, One person w/o Medicare*		\$ -	\$ -
7	One Adult with Medicare, One person w/o Medicare & Dependent Child(ren)*		\$ -	\$ -
8	Two Adults with Medicare & Dependent Child(ren)*		\$ -	\$ -
9	Adult & Dependent Child(ren)		\$ -	\$ -
10	Adult with Medicare & Dependent Child(ren)*		\$ -	\$ -