

Retiree Premiums

OPEN ENROLLMENT 2025

OCTOBER 2024

Non-Medicare Eligible Retiree Health Care Plan Premiums Rate Sheet January 1–December 31, 2025

University Health Care Plans	Total Monthly Premium	Less University Monthly Contribution	Equals Retiree Monthly Share
Single			
YOUR PPO Plan	\$940.42		
YOUR PPO Plan—Lower OOPM (for salary bands less than \$71,000 only)	\$948.28		
YOUR HSA-Eligible Plan	\$786.48		
YOUR HSA-Eligible Plan—Lower OOPM (for salary bands less than \$71,000 only)	\$795.15		
Retiree and Spouse/Domestic Partner			
YOUR PPO Plan	\$2,068.88		
YOUR PPO Plan—Lower OOPM (for salary bands less than \$71,000 only)	\$2,086.14		
YOUR HSA-Eligible Plan	\$1,730.23		
YOUR HSA-Eligible Plan—Lower OOPM (for salary bands less than \$71,000 only)	\$1,749.28		
Retiree and Child(ren)			
YOUR PPO Plan	\$1,692.68		
YOUR PPO Plan—Lower OOPM (for salary bands less than \$71,000 only)	\$1,706.83		
YOUR HSA-Eligible Plan	\$1,415.60		
YOUR HSA-Eligible Plan—Lower OOPM (for salary bands less than \$71,000 only)	\$1,431.22		
Family			
YOUR PPO Plan	\$2,821.10		
YOUR PPO Plan—Lower OOPM (for salary bands less than \$71,000 only)	\$2,844.65		
YOUR HSA-Eligible Plan	\$2,359.30		
YOUR HSA-Eligible Plan—Lower OOPM (for salary bands less than \$71,000 only)	\$2,385.34		

University Dental Plans	Monthly Dental Rates	
	Single	Family
Traditional Dental Plan	\$34.56	\$66.50
Medallion Dental Plan	\$44.99	\$86.59

To calculate your total monthly rate, divide the University's annual contribution amount by twelve months and then subtract that amount from the total monthly health plan premium.

For example: Your annual contribution is \$120.
Your monthly UR plan premium is \$100.

$\$120 \text{ annual contribution} / 12 \text{ months} = \$10 \text{ a month contribution}$
 $\$100 \text{ monthly premium} - \$10 \text{ monthly contribution} = \90 monthly

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Non-Medicare Eligible Retiree Contribution Reference

Legacy 4R Retiree (Hired before 1/1/1996)	University Subsidy		
	Single (U65)	Family (U65)	Surviving Spouse (U65)
	\$1,200	\$2,400	Access to plans only

Retiree (Hired after 1/1/1996)	University Subsidy		
	Single (U65)	Family (U65)	Surviving Spouse (U65)
	\$1,200	\$1,200	Access to plans only

Note: Subsidies listed are annual amounts.

Contributions will be reduced for those that retired with part-time eligibility.

For “split” families (one spouse over 65/one spouse under 65) contributions may differ.

Please contact retireebenefits@ur.rochester.edu for assistance.

Please visit rochester.edu/totalrewards and click on Retiree Benefits for information on Medicare eligible subsidy amounts.