



# 2025 Monthly Premium Rates Pre-65 State Retirees\*

Date of Retirement  
on or before 9/30/08

Date of Retirement  
on or after 10/1/08

|                            | Retiree<br>Anchor | Retiree<br>Anchor Plus | Retiree<br>Anchor | Retiree<br>Anchor Plus | Retiree<br>Value |
|----------------------------|-------------------|------------------------|-------------------|------------------------|------------------|
| <b>Individual Coverage</b> |                   |                        |                   |                        |                  |
| Monthly premium            | \$826.85          | \$884.69               | \$1,361.11        | \$1,456.42             | \$828.89         |
| with 50% subsidy           | \$413.43          | \$442.35               | --                | --                     | --               |
| with 70% subsidy           | \$248.06          | \$265.41               | --                | --                     | --               |
| with 80% subsidy           | \$165.37          | \$176.94               | \$272.22          | \$291.28               | \$165.78         |
| with 90% subsidy           | \$82.69           | \$88.47                | --                | --                     | --               |
| with 100% subsidy          | \$0               | \$0                    | --                | --                     | --               |
| <b>Family Coverage**</b>   |                   |                        |                   |                        |                  |
| Monthly premium            | \$2,318.06        | \$2,480.20             | \$3,787.03        | \$4,052.22             | \$2,323.77       |
| with 50% subsidy           | \$1,904.64        | \$2,037.86             | --                | --                     | --               |
| with 70% subsidy           | \$1,739.27        | \$1,860.92             | --                | --                     | --               |
| with 80% subsidy           | \$1,656.58        | \$1,772.45             | \$2,698.14        | \$2,887.08             | \$1,660.66       |
| with 90% subsidy           | \$1,573.90        | \$1,683.98             | --                | --                     | --               |
| with 100% subsidy          | \$1,491.21        | \$1,595.51             | --                | --                     | --               |

\*No State subsidies for retired teachers. Retired judges, legislators, Retired State Police and State retirees receiving a disability pension should refer to [www.employeebenefits.ri.gov](http://www.employeebenefits.ri.gov) for plan and rate information.

\*\* Subsidized family rates are calculated by multiplying the individual rate by the applicable subsidy percentage and then subtracting the resulting amount from the family plan rate.