

**State Employees' Health Insurance Plan**  
**2025 Monthly Premium Rates**  
Member Share

**Health Plan Premiums, (Base Rate \*):**

**Active Employee**

Single	\$ 145
Family without Spouse	335
Family with Spouse	500

**Non-Medicare Retiree**

Single	389
Family Non-Medicare without Spouse	651
Family Non-Medicare with Spouse	816
Family Medicare without Spouse	520
Family Medicare with Spouse	635

**Medicare Retiree**

Single	80
Family Non-Medicare without Spouse	342
Family Non-Medicare with Spouse	507
Family Medicare without Spouse	201
Family Medicare with Spouse	316

**Non-Medicare Surviving Spouse**

Single	335
Family Non-Medicare	335
Family Medicare	335

**Medicare Surviving Spouse**

Single	285
Family Non-Medicare	285
Family Medicare	285

\* Base rates are before discounts, waivers and retiree sliding scale adjustments, if applicable.

**Discounts and Waivers**

**Non-Tobacco Usage Discount**

Employee	(65)
Spouse	(65)

**Wellness Participation Discount (Active and Non-Medicare)**

Single	(50)
Spouse	(50)

**Spousal Surcharge Waiver**

Single	0
Family with Spouse	(25)

Note: The spousal surcharge applies to family contracts where a spouse is eligible to participate in another employer's insurance coverage. If your spouse's monthly single premium with their employer is \$255 or less, then the \$50 surcharge will apply. If your spouse's monthly single premium is more than \$255, then you may qualify for a waiver of \$25 of the surcharge.

### **Stand-Alone Policies**

#### **Dental**

Single	15
Family	24

#### **Vision**

Single	15
Family	24

#### **Cancer**

Single	15
Family	24