

2023 Retiree Rates – CenturyTel (ZM)

2023 Non-Medicare Retiree Medical Plans & Total Monthly Rates (ZM)

2023 Total Cost Per Month	You Only or Spouse Only	You+Spouse	You+ Child(ren)	Spouse+ Child(ren)	You+Spouse+ Child(ren)	Child(ren) Only
Surest Health Plan	\$1,056.28	\$2,112.55	\$1,531.60	\$1,531.60	\$2,587.87	\$475.32
HDHP with Optional HSA	\$1,058.63	\$2,117.25	\$1,535.01	\$1,535.01	\$2,593.63	\$476.38
Doctors Plan (CO/AZ)	\$1,130.78	\$2,261.57	\$1,639.64	\$1,639.64	\$2,770.43	\$508.85
CDHP	\$1,175.31	\$2,350.62	\$1,704.21	\$1,704.21	\$2,879.52	\$528.89

Surest Health Plan: Non-Medicare Monthly Contribution (ZM)

Points	Subsidy (To Cap)	You Only or Spouse Only	You+Spouse	You+ Child(ren)	Spouse+ Child(ren)	You+Spouse+ Child(ren)	Child(ren) Only
65-69	20.0%	\$856.28	\$1,712.55	\$1,225.28	\$1,225.28	\$2,070.30	\$380.26
70-74	30.0%	\$756.28	\$1,512.55	\$1,072.12	\$1,072.12	\$1,811.51	\$332.73
75-79	40.0%	\$656.28	\$1,312.55	\$918.96	\$918.96	\$1,552.72	\$285.19
80-84	60.0%	\$456.28	\$912.55	\$612.64	\$612.64	\$1,035.15	\$190.13
85-89	80.0%	\$256.28	\$512.55	\$306.32	\$306.32	\$517.57	\$95.06
90+	90.0%	\$156.28	\$312.55	\$153.16	\$153.16	\$258.79	\$47.53

HDHP with Optional HSA: Non-Medicare Monthly Contribution (ZM)

Points	Subsidy (To Cap)	You Only or Spouse Only	You+Spouse	You+ Child(ren)	Spouse+ Child(ren)	You+Spouse+ Child(ren)	Child(ren) Only
65-69	20.0%	\$858.63	\$1,717.25	\$1,228.01	\$1,228.01	\$2,074.91	\$381.11
70-74	30.0%	\$758.63	\$1,517.25	\$1,074.50	\$1,074.50	\$1,815.54	\$333.47
75-79	40.0%	\$658.63	\$1,317.25	\$921.00	\$921.00	\$1,556.18	\$285.83
80-84	60.0%	\$458.63	\$917.25	\$614.00	\$614.00	\$1,037.45	\$190.55
85-89	80.0%	\$258.63	\$517.25	\$307.00	\$307.00	\$518.73	\$95.28
90+	90.0%	\$158.63	\$317.25	\$153.50	\$153.50	\$259.36	\$47.64

Doctors Plan (CO/AZ): Non-Medicare Monthly Contribution (ZM)

Points	Subsidy (To Cap)	You Only or Spouse Only	You+Spouse	You+ Child(ren)	Spouse+ Child(ren)	You+Spouse+ Child(ren)	Child(ren) Only
65-69	20.0%	\$930.78	\$1,861.57	\$1,311.71	\$1,311.71	\$2,216.34	\$407.08
70-74	30.0%	\$830.78	\$1,661.57	\$1,147.74	\$1,147.74	\$1,939.30	\$356.20
75-79	40.0%	\$730.78	\$1,461.57	\$983.78	\$983.78	\$1,662.26	\$305.31
80-84	60.0%	\$530.78	\$1,061.57	\$655.85	\$655.85	\$1,108.17	\$203.54
85-89	80.0%	\$330.78	\$661.57	\$327.93	\$327.93	\$554.09	\$101.77
90+	90.0%	\$230.78	\$461.57	\$163.96	\$163.96	\$277.04	\$50.89

CDHP: Non-Medicare Monthly Contribution (ZM)

Points	Subsidy (To Cap)	You Only or Spouse Only	You+Spouse	You+ Child(ren)	Spouse+ Child(ren)	You+Spouse+ Child(ren)	Child(ren) Only
65-69	20.0%	\$975.31	\$1,950.62	\$1,363.36	\$1,363.36	\$2,303.61	\$423.11
70-74	30.0%	\$875.31	\$1,750.62	\$1,192.94	\$1,192.94	\$2,015.66	\$370.22
75-79	40.0%	\$775.31	\$1,550.62	\$1,022.52	\$1,022.52	\$1,727.71	\$317.33
80-84	60.0%	\$575.31	\$1,150.62	\$681.68	\$681.68	\$1,151.81	\$211.55
85-89	80.0%	\$375.31	\$750.62	\$340.84	\$340.84	\$575.90	\$105.78
90+	90.0%	\$275.31	\$550.62	\$170.42	\$170.42	\$287.95	\$52.89

New in 2023 for Medicare Individuals—Retiree Medicare Advantage (MAPD PPO + Dental) Plan

Starting in 2023, Medicare eligible individuals will have a new option to elect the Group Retiree MAPD PPO + Dental plan in lieu of receiving HRA company contributions as described below. Monthly employee contributions for this plan are shown below.

Monthly Contributions for MAPD PPO + Dental Plan	You Only	Spouse Only	You + Spouse	You + Spouse + Child	You + Spouse + Children	You + Child	You + Children	Spouse + Child	Spouse + Children	Child Only	Children Only
Points											
65-69	\$97.20	\$97.20	\$194.40	\$281.52	\$431.52	\$184.32	\$334.32	\$184.32	\$334.32	\$87.12	\$237.12
70-74	\$70.80	\$70.80	\$141.60	\$197.28	\$347.28	\$126.48	\$276.66	\$126.48	\$276.48	\$55.68	\$205.68
75-79	\$44.40	\$44.40	\$88.80	\$113.04	\$263.04	\$68.64	\$218.89	\$68.64	\$218.64	\$24.24	\$174.24
80-84	\$0.00	\$0.00	\$0.00	\$0.00	\$94.56	\$0.00	\$103.33	\$0.00	\$102.96	\$0.00	\$111.36
85-89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$48.48
90+	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17.04

Medicare Eligible Health Reimbursement Account (HRA) Annual Company Subsidy

Points	Subsidy (To Cap)	You Only or Spouse Only	You+Spouse	You+ Child(ren)	Spouse+ Child(ren)	You+Spouse+ Child(ren)	Child(ren) Only
65-69	20.0%	\$792.00	\$1,584.00	\$1,735.20	\$1,735.20	\$2,527.20	\$943.20
70-74	30.0%	\$1,188.00	\$2,376.00	\$2,602.80	\$2,602.80	\$3,790.80	\$1,414.80
75-79	40.0%	\$1,584.00	\$3,168.00	\$3,470.40	\$3,470.40	\$5,054.40	\$1,886.40
80-84	60.0%	\$2,376.00	\$4,752.00	\$5,205.60	\$5,205.60	\$7,581.60	\$2,829.60
85-89	80.0%	\$3,168.00	\$6,336.00	\$6,940.80	\$6,940.80	\$10,108.80	\$3,772.80
90+	90.0%	\$3,564.00	\$7,128.00	\$7,808.40	\$7,808.40	\$11,372.40	\$4,244.40

Retiree Dental

2023 Total Cost Per Month	You Only or Spouse Only	You+Spouse	You+ Child(ren)	Spouse+ Child(ren)	You+Spouse+ Child(ren)	Child(ren) Only
Dental Plan						
Basic Dental Plan	\$36.43	\$72.86	\$63.75	\$63.75	\$109.29	\$27.32

Non-Medicare Retiree Monthly Dental Contribution

Points	Subsidy (To Cap)	You Only or Spouse Only	You+Spouse	You+ Child(ren)	Spouse+ Child(ren)	You+Spouse+ Child(ren)	Child(ren) Only
65-69	20.0%	\$29.23	\$58.46	\$51.00	\$51.00	\$87.69	\$21.86
70-74	30.0%	\$25.63	\$51.26	\$44.62	\$44.62	\$76.89	\$19.12
75-79	40.0%	\$22.03	\$44.06	\$38.25	\$38.25	\$66.09	\$16.39
80+	50.0%	\$18.43	\$36.86	\$31.87	\$31.87	\$55.29	\$13.66

Medicare Retiree Monthly Dental Contribution

Points	Subsidy	You Only or Spouse Only	You+Spouse	You+ Child(ren)	Spouse+ Child(ren)	You+Spouse+ Child(ren)	Child(ren) Only
All		\$36.43	\$72.86	\$63.75	\$63.75	\$109.29	\$27.32

- Medicare eligible retirees or dependents should contact Via Benefits at 888-825-4252 to enroll in a Medicare Supplement Plan if not otherwise enrolling in new Group Retiree MAPD PPO + Dental plan.