

2023 Retiree & COBRA Rates – Madison River

01/01/2023



Madison River Retiree rate sheets included in this document:

1. 100% Pay – No Company Subsidy
2. Madison River
3. COBRA Active Rates
4. COBRA Retiree Rates (excluding Qwest Union Represented)

Please locate your applicable Madison River Retiree Rate sheet below. If you have trouble determining which rate sheet applies to you, please refer to the [Retiree Healthcare Matrix](#) to determine your group.

2023 Retiree Rates - 100% Pay – No Company Subsidy

2023 Non-Medicare Retiree Medical Plans & Total Monthly Rates

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Surest Health Plan	\$1,056.28	\$1,056.28	\$2,112.55	\$1,531.60	\$1,531.60	\$2,587.87	\$475.32
HDHP w/Optional HSA	\$1,058.63	\$1,058.63	\$2,117.25	\$1,535.01	\$1,535.01	\$2,593.63	\$476.38
Doctors Plan (CO/AZ)	\$1,130.78	\$1,130.78	\$2,261.57	\$1,639.64	\$1,639.64	\$2,770.43	\$508.85
CDHP	\$1,175.31	\$1,175.31	\$2,350.62	\$1,704.21	\$1,704.21	\$2,879.52	\$528.89

2023 Medicare Advantage Plan Medical + Dental Plan & Total Monthly Rate

2023 Total Cost Per Month	Per Covered Medicare Individual in MAPD
Group Retiree MAPD PPO + Dental	\$150.00

2023 Retiree Dental Plan Total Monthly Rates

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Retiree Dental	\$36.43	\$72.86	\$63.75	\$63.75	\$109.29	\$27.32	\$72.86

Medicare eligible retirees or dependents should contact Via Benefits at 888-825-4252 to enroll in a Medicare Supplement Plan.

2023 Retiree Rates – Madison River

* Certain eligible Madison River retirees from certain locations receive a subsidy credit (Health Reimbursement Account – HRA) that will offset your premiums for medical/prescription drugs and/or dental coverage. The non-Medicare subsidy credit is \$10 per month (for each year of service), which is being applied to non-Medicare medical contributions below.

2023 Non-Medicare Retiree Medical Plans & Total Monthly Rates

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Surest Health Plan	\$1,056.28	\$1,056.28	\$2,112.55	\$1,531.60	\$1,531.60	\$2,587.87	\$475.32
HDHP w/Optional HSA	\$1,058.63	\$1,058.63	\$2,117.25	\$1,535.01	\$1,535.01	\$2,593.63	\$476.38
Doctors Plan (CO/AZ)	\$1,130.78	\$1,130.78	\$2,261.57	\$1,639.64	\$1,639.64	\$2,770.43	\$508.85
CDHP	\$1,175.31	\$1,175.31	\$2,350.62	\$1,704.21	\$1,704.21	\$2,879.52	\$528.89

2023 Non-Medicare Retiree Bind Health Plan Total Monthly Contribution

Credited Service	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
1	\$1,046.28	\$1,046.28	\$2,102.55	\$1,521.60	\$1,521.60	\$2,577.87	\$465.32
2	\$1,036.28	\$1,036.28	\$2,092.55	\$1,511.60	\$1,511.60	\$2,567.87	\$455.32
3	\$1,026.28	\$1,026.28	\$2,082.55	\$1,501.60	\$1,501.60	\$2,557.87	\$445.32
4	\$1,016.28	\$1,016.28	\$2,072.55	\$1,491.60	\$1,491.60	\$2,547.87	\$435.32
5	\$1,006.28	\$1,006.28	\$2,062.55	\$1,481.60	\$1,481.60	\$2,537.87	\$425.32
6	\$996.28	\$996.28	\$2,052.55	\$1,471.60	\$1,471.60	\$2,527.87	\$415.32
7	\$986.28	\$986.28	\$2,042.55	\$1,461.60	\$1,461.60	\$2,517.87	\$405.32
8	\$976.28	\$976.28	\$2,032.55	\$1,451.60	\$1,451.60	\$2,507.87	\$395.32
9	\$966.28	\$966.28	\$2,022.55	\$1,441.60	\$1,441.60	\$2,497.87	\$385.32
10	\$956.28	\$956.28	\$2,012.55	\$1,431.60	\$1,431.60	\$2,487.87	\$375.32

2023 Retiree Rates – Madison River

2023 Non-Medicare Retiree HDHP with Optional HSA Total Monthly Contribution

Credited Service	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
1	\$1,048.63	\$1,048.63	\$2,107.25	\$1,525.01	\$1,525.01	\$2,583.63	\$466.38
2	\$1,038.63	\$1,038.63	\$2,097.25	\$1,515.01	\$1,515.01	\$2,573.63	\$456.38
3	\$1,028.63	\$1,028.63	\$2,087.25	\$1,505.01	\$1,505.01	\$2,563.63	\$446.38
4	\$1,018.63	\$1,018.63	\$2,077.25	\$1,495.01	\$1,495.01	\$2,553.63	\$436.38
5	\$1,008.63	\$1,008.63	\$2,067.25	\$1,485.01	\$1,485.01	\$2,543.63	\$426.38
6	\$998.63	\$998.63	\$2,057.25	\$1,475.01	\$1,475.01	\$2,533.63	\$416.38
7	\$988.63	\$988.63	\$2,047.25	\$1,465.01	\$1,465.01	\$2,523.63	\$406.38
8	\$978.63	\$978.63	\$2,037.25	\$1,455.01	\$1,455.01	\$2,513.63	\$396.38
9	\$968.63	\$968.63	\$2,027.25	\$1,445.01	\$1,445.01	\$2,503.63	\$386.38
10	\$958.63	\$958.63	\$2,017.25	\$1,435.01	\$1,435.01	\$2,493.63	\$376.38

2023 Non-Medicare Retiree Doctors Plan (CO/AZ) Total Monthly Contribution

Credited Service	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
1	\$1,120.78	\$1,120.78	\$2,251.57	\$1,629.64	\$1,629.64	\$2,760.43	\$498.85
2	\$1,110.78	\$1,110.78	\$2,241.57	\$1,619.64	\$1,619.64	\$2,750.43	\$488.85
3	\$1,100.78	\$1,100.78	\$2,231.57	\$1,609.64	\$1,609.64	\$2,740.43	\$478.85
4	\$1,090.78	\$1,090.78	\$2,221.57	\$1,599.64	\$1,599.64	\$2,730.43	\$468.85
5	\$1,080.78	\$1,080.78	\$2,211.57	\$1,589.64	\$1,589.64	\$2,720.43	\$458.85
6	\$1,070.78	\$1,070.78	\$2,201.57	\$1,579.64	\$1,579.64	\$2,710.43	\$448.85
7	\$1,060.78	\$1,060.78	\$2,191.57	\$1,569.64	\$1,569.64	\$2,700.43	\$438.85
8	\$1,050.78	\$1,050.78	\$2,181.57	\$1,559.64	\$1,559.64	\$2,690.43	\$428.85
9	\$1,040.78	\$1,040.78	\$2,171.57	\$1,549.64	\$1,549.64	\$2,680.43	\$418.85
10	\$1,030.78	\$1,030.78	\$2,161.57	\$1,539.64	\$1,539.64	\$2,670.43	\$408.85

2023 Retiree Rates – Madison River

2023 Non-Medicare Retiree CDHP Total Monthly Contribution

Credited Service	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
1	\$1,165.31	\$1,165.31	\$2,340.62	\$1,694.21	\$1,694.21	\$2,869.52	\$518.89
2	\$1,155.31	\$1,155.31	\$2,330.62	\$1,684.21	\$1,684.21	\$2,859.52	\$508.89
3	\$1,145.31	\$1,145.31	\$2,320.62	\$1,674.21	\$1,674.21	\$2,849.52	\$498.89
4	\$1,135.31	\$1,135.31	\$2,310.62	\$1,664.21	\$1,664.21	\$2,839.52	\$488.89
5	\$1,125.31	\$1,125.31	\$2,300.62	\$1,654.21	\$1,654.21	\$2,829.52	\$478.89
6	\$1,115.31	\$1,115.31	\$2,290.62	\$1,644.21	\$1,644.21	\$2,819.52	\$468.89
7	\$1,105.31	\$1,105.31	\$2,280.62	\$1,634.21	\$1,634.21	\$2,809.52	\$458.89
8	\$1,095.31	\$1,095.31	\$2,270.62	\$1,624.21	\$1,624.21	\$2,799.52	\$448.89
9	\$1,085.31	\$1,085.31	\$2,260.62	\$1,614.21	\$1,614.21	\$2,789.52	\$438.89
10	\$1,075.31	\$1,075.31	\$2,250.62	\$1,604.21	\$1,604.21	\$2,779.52	\$428.89

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. 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
Credited Service											
1	\$146.00	\$146.00	\$292.00	\$438.00	\$584.00	\$292.00	\$438.00	\$292.00	\$438.00	\$146.00	\$292.00
2	\$142.00	\$142.00	\$284.00	\$426.00	\$568.00	\$284.00	\$426.00	\$284.00	\$426.00	\$142.00	\$284.00
3	\$138.00	\$138.00	\$276.00	\$414.00	\$552.00	\$276.00	\$414.00	\$276.00	\$414.00	\$138.00	\$276.00
4	\$134.00	\$134.00	\$268.00	\$402.00	\$536.00	\$268.00	\$402.00	\$268.00	\$402.00	\$134.00	\$268.00
5	\$130.00	\$130.00	\$260.00	\$390.00	\$520.00	\$260.00	\$390.00	\$260.00	\$390.00	\$130.00	\$260.00
6	\$126.00	\$126.00	\$252.00	\$378.00	\$504.00	\$252.00	\$378.00	\$252.00	\$378.00	\$126.00	\$252.00
7	\$122.00	\$122.00	\$244.00	\$366.00	\$488.00	\$244.00	\$366.00	\$244.00	\$366.00	\$122.00	\$244.00
8	\$118.00	\$118.00	\$236.00	\$354.00	\$472.00	\$236.00	\$354.00	\$236.00	\$354.00	\$118.00	\$236.00
9	\$114.00	\$114.00	\$228.00	\$342.00	\$456.00	\$228.00	\$342.00	\$228.00	\$342.00	\$114.00	\$228.00
10	\$110.00	\$110.00	\$220.00	\$330.00	\$440.00	\$220.00	\$330.00	\$220.00	\$330.00	\$110.00	\$220.00

2023 Retiree Dental Plan Total Monthly Rates

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Retiree Dental	\$36.43	\$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.

2023 Total Monthly Active COBRA Rates

Medical 2023 COBRA Rates	<u>Total Monthly Cost</u>			
	<u>Employee</u>	<u>EE+Spouse</u>	<u>EE+Children</u>	<u>EE+Family</u>
Surest Health Plan	\$699.25	\$1,468.45	\$1,258.69	\$2,027.86
HDHP with Optional HSA	\$701.31	\$1,472.76	\$1,262.35	\$2,033.82
Doctors Plan (CO/AZ)	\$750.16	\$1,575.35	\$1,350.31	\$2,175.47
CDHP	\$784.75	\$1,647.97	\$1,412.57	\$2,275.79
Dental 2023 COBRA Rates	<u>Total Monthly Cost</u>			
	<u>Employee</u>	<u>EE+Spouse</u>	<u>EE+ Children</u>	<u>EE+Family</u>
Dental Option 1	\$29.74	\$68.46	\$74.41	\$113.11
Dental Option 2	\$36.77	\$84.64	\$92.00	\$139.83
Vision 2023 COBRA Rates	<u>Total Monthly Cost</u>			
	<u>Employee</u>	<u>EE+Spouse</u>	<u>EE+Children</u>	<u>EE+Family</u>
Vision	\$7.16	\$15.06	\$12.95	\$20.80

2023 Total Monthly Retiree COBRA Rates (excluding Qwest Union Represented)

2023 Non-Medicare Medical COBRA Rates

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Surest Health Plan	\$1,077.40	\$1,077.40	\$2,154.80	\$1,562.23	\$1,562.23	\$2,639.63	\$484.83
HDHP w/Optional HSA	\$1,079.80	\$1,079.80	\$2,159.60	\$1,565.71	\$1,565.71	\$2,645.50	\$485.91
Doctors Plan (CO/AZ)	\$1,153.40	\$1,153.40	\$2,306.80	\$1,672.43	\$1,672.43	\$2,825.84	\$519.03
CDHP	\$1,198.82	\$1,198.82	\$2,397.63	\$1,738.29	\$1,738.29	\$2,937.11	\$539.46

2023 Medicare Advantage Plan Medical + Dental COBRA Rate

2023 Total Cost Per Month	Per Covered Medicare Individual in MAPD
Group Retiree MAPD PPO + Dental	\$153.00

2023 Dental Plan COBRA Rates

	Retiree Only	Spouse Only	Retiree & Spouse	Retiree & Child(ren)	Spouse & Child(ren)	Retiree & Family	Child(ren)
Retiree Dental	\$37.16	\$37.16	\$74.32	\$65.03	\$65.03	\$111.48	\$27.87