

JANUARY 1, 2026, COST SHARING STRUCTURE

“M” indicates that the listed spouse or dependent is Medicare-eligible.

M1 = Spouse is Medicare-eligible (age 65 or older) or child on Medicare

M2 = Spouse and dependent child/children are Medicare-eligible

Retiree Under 65

Coverage Tier	Total Premium	Monthly Retiree Premium Cost (Under 10 Yrs of Continuous Service with Madison County)	Monthly Retiree Premium Cost (10 Yrs of Continuous Service with Madison County)	Monthly Retiree Premium Cost (15 Yrs of Continuous Service with Madison County)	Monthly Retiree Premium Cost (20 Yrs of Continuous Service with Madison County)	Monthly Retiree Premium Cost (25 Yrs of Continuous Service with Madison County)
Retiree Only (Under 65)	\$1,378	\$1,378	\$276.00	\$207.00	\$138.00	\$0.00
Retiree (Under 65) +1 (Spouse/ Dependent Child/Children/Family)	\$2,542	\$2,542	\$508.00	\$440.00	\$371.00	\$233.00
Retiree (Under 65) +M1 (Spouse over 65/NO Children)	\$1,599	\$1,599	\$320.00	\$251.00	\$182.00	\$44.00
Retiree (Under 65) +M2 (Spouse over 65 & Dependent Child/Children on Medicare)	\$1,820	\$1,820	\$364.00	\$295.00	\$226.00	\$88.00

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Retiree (Medicare) Over 65

Coverage Tier	Total Premium	Monthly Retiree Premium Cost (Under 10 Yrs of Continuous Service with Madison County)	Monthly Retiree Premium Cost (10 Yrs of Continuous Service with Madison County)	Monthly Retiree Premium Cost (15 Yrs of Continuous Service with Madison County)	Monthly Retiree Premium Cost (20 Yrs of Continuous Service with Madison County)	Monthly Retiree Premium Cost (25 Yrs of Continuous Service with Madison County)
Retiree Only (Over 65)	\$221	\$221	\$44	\$33	\$22	\$0.00
Retiree (Over 65) +1 (Spouse/Dependent Child/Children/Family)	\$1,178	\$1,178	\$236	\$225	\$214	\$191
Retiree (Over 65) +M1 (Spouse over 65/NO Children)	\$442	\$442	\$88	\$77	\$66	\$44
Retiree (Over 65) +M2 (Spouse over 65 & Dependent Child/Children on Medicare)	\$663	\$663	\$133	\$122	\$111	\$88