

Monthly insurance premiums for former spouses

2025

Former spouses must have their own policy under the Plan. Coverage for a former spouse can include health, dental and vision as required by the court order. The cost of coverage is the full premium amount. Rates may vary for optional employers. Verify rates with your benefits office.

| | Not eligible for Medicare | Eligible for Medicare |
|------------------------------------|------------------------------|--------------------------|
| Standard Plan ¹ | \$737.42 | N/A |
| Savings Plan ¹ | \$649.44 | N/A |
| Medicare Supplemental ¹ | N/A | \$737.42 |
| Carve-out Plan ¹ | N/A | \$719.42 |
| Dental Plus | \$49.92 | \$49.92 |
| Basic Dental | \$21.12 | \$21.12 |
| State Vision Plan | \$6.30 | \$6.30 |
| Tobacco-use premium ¹ | \$40.00 | \$40.00 |

¹State Health Plan subscribers who use tobacco or e-cigarettes or cover dependents who use tobacco or e-cigarettes will pay a \$40 per month premium for subscriber-only coverage. The premium is \$60 for other levels of coverage. The premium is automatic for all State Health Plan subscribers unless the subscriber certifies no one they cover uses tobacco or e-cigarettes, or covered individuals who use tobacco or e-cigarettes have completed the Plan's tobacco cessation program.