2027 Retiree Rates

Effective January 1, 2027 | Monthly retiree cost

MEDICAL (CIGNA)

Coverage	Cigna OAP Low Plan	Cigna Choice Fund OAP Plus HSA	Cigna SureFit Plan (SureFit Florida)
Retiree Only	$1,122.64	$979.62	$931.34
Retiree + Spouse	$2,297.10	$2,001.40	$1,906.92
Retiree + Child(ren)	$2,095.76	$1,826.24	$1,739.68
Retiree + Family	$3,024.14	$2,633.92	$2,510.86

DENTAL (CIGNA)

Coverage	Cigna Low PPO	Cigna Mid PPO	Cigna High PPO
Retiree Only	$23.14	$24.74	$34.38
Retiree + One Dependent	$45.88	$49.58	$68.36
Retiree + Two or More Dependents	$100.16	$113.06	$148.46

VISION (METLIFE)

Coverage	MetLife Vision
Retiree Only	$6.55
Retiree + One Dependent	$12.75
Retiree + Family	$22.65

Your final cost. The rates above are the full monthly cost before any State stipend or County match stipend. To determine your final cost, make an appointment with your Trust Benefits Administrator at (407) 389-2057, ext. 306 or BenefitsAdmin@ocfirehealthtrust.org.