

Retired Teachers' Healthcare Premiums for 2022

* based on the 2022 pricing of the two UnitedHealthcare plans *

	Advantage (PPO) (base plan)	Senior Supplement (Original Medicare)	
1	Medical, Drug, Vision/Hearing (Bundled Price)	\$30 / mo. (1/3 share of base plan Medical/Rx)	\$269 / mo. (buy-up plan)
2	Dental	\$50 / mo.	\$50 / mo.
3	TRB Insurance Premium	\$80 / mo.	\$319 / mo.
4	Medicare Part B Premium	\$170.10 / mo. *	\$170.10 / mo. *
5	Total Retired Teacher's premium costs / mo.	\$250.10 (80.6%) (out of pocket)	\$489.10 (89.0%) (out of pocket)
6	Active Teachers' Contribution (from Health Ins. Acc't)	\$30 / mo. (9.7%) (1/3 share of base plan Medical/Rx) **	\$30 / mo. (5.5%) (1/3 share of base plan Medical/Rx) **
7	State Contribution (from Health Ins. Acc't)	\$30 / mo. (1/3 share of base plan Medical/Rx)	\$30 / mo. (1/3 share of base plan Medical/Rx)
8	Over All Cost of Plan <i>including Retired Teacher Premium, Medicare Part B, Active Teacher & State Contrib.</i>	\$310.10 / mo.	\$549.10 / mo.

Including Retired and Active Teachers' shares, CT teachers pay over 90% of their TRB retirement health insurance premiums. The State pays less than 10%

** Retired teachers paid the active teacher portion during their working years.

* some Medicare Part B premiums may differ from \$170.10. No premium for Medicare Part A

This chart is to illustrate what you pay, as a retired teacher plan member, for your Medicare-based TRB health insurance **premiums**. Look below and follow along as each line is described. This chart shows that teachers pay for the majority of their healthcare premium costs.

Line 1: is the amount each plan member pays for Medical, Prescription Drug, Vision and Hearing insurance covered by UnitedHealthcare.

Line 2: is the amount each member pays for Dental coverage by Cigna.

Line 3: is the total premium amount you pay for healthcare insurance coverages that is deducted from your monthly pension check. (add Line 1 and 2)

Line 4: is what Medicare deducts (for the average person) from your monthly Social Security check or what you must pay quarterly, if you were not eligible for Social Security through work. Only those who earned enough Social Security quarters through work are eligible for Medicare benefits or if you are married to a person who qualifies.

Line 5: is retired teachers' total out of pocket costs for their Medicare-based insurance premiums. (Add Line 3 your TRB premium and line 4 your Medicare part B premium)

line 6: is the 1/3 share, which is paid for by active teachers to subsidize the cost of the Medical and Drug portion of the base plan (which is the Advantage plan)
According to state statute active teachers fund 1/3 cost (Medical & Drug)

line 7 is the 1/3 share that State contributes to the Health Insurance Account to subsidize the cost of the Medical and Drug, portion of the Advantage plan. According to State Statute the state pays 1/3 of base plan cost for Medical and Drug only.

line 8 is the resulting overall cost of the plan. The total of everything that is paid to cover your Medicare-based insurance **Premiums**

The percentages in Line 5 and 6 are derived from dividing them by the overall cost of each plan, giving the percent all teachers (taken together) pay for their retirement health insurance.