

2025 Monthly Retiree Rate Sheet

Retired Management

Retired Prior to 2/6/2018

	Coverage	UMR	NYSHIP Plans			
			Empire Plan	Emblem Health	MVP	CDPHP
	Individual	\$0.00	\$0.00	\$0.00	0.00	0.00
	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85

Retired After Contract Approval 2/6/2018

Salary	Coverage	UMR	Empire Plan	EmblemHealth	MVP	CDPHP
Management - Below \$85K	Individual	\$61.73	\$65.43	\$85.08	\$67.67	\$76.45
Management - \$85K and above	Individual	\$82.31	\$87.24	\$113.44	\$90.23	\$101.93
Management - Below \$85K - Hired on or after 2/6	Individual	\$102.88	\$109.05	\$141.80	\$112.78	\$127.41
Management - \$85K and above - Hired on or after 2/6	Individual	\$154.32	\$163.58	\$212.71	\$169.17	\$191.12
All Management	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85

Retired Faculty

Retired Prior to 2/6/2018

	Coverage	UMR	Empire	EmblemHealth	MVP	CDPHP
	Individual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85

Retired After Contract Approval 2/6/2018

Title	Coverage	UMR	Empire	EmblemHealth	MVP	CDPHP
Instructors & Coordinator 1	Individual	\$41.15	\$43.62	\$56.72	\$45.11	\$50.96
Ass't Professors & Coordinator 2	Individual	\$61.73	\$65.43	\$85.08	\$67.67	\$76.45
Assoc Professor/Professor & Coord 3 & 4	Individual	\$82.31	\$87.24	\$113.44	\$90.23	\$101.93
Instr, Asst Prof, Coord 1 & 2 - Hired on or after 2/6	Individual	\$102.88	\$109.05	\$141.80	\$112.78	\$127.41
Asoc. Prof, Prof. Coord 3 & 4 - Hired on or after 2/6	Individual	\$154.32	\$163.58	\$212.71	\$169.17	\$191.12
All Titles	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85

Retired CSEA Settlement

	Coverage	UMR	Empire	EmblemHealth	MVP	CDPHP
	Individual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85

Retired CSEA

Retired Prior to 2/6/2018

Years of Service	Coverage	UMR	Empire	EmblemHealth	MVP	CDPHP
20+ Years	Individual	\$0.00	\$0.00	\$0.00	\$0.00	
10-19 Years	Individual	\$257.21	\$272.64	\$354.51	\$281.96	\$318.53
5-9 Years	Individual	\$514.42	\$545.27	\$709.02	\$563.92	\$637.06
20+ Years	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85
10-19 Years	Family	\$1,029.00	\$1,127.34	\$1,356.13	\$1,356.13	\$1,356.13
5-9 Years	Family	\$1,672.11	\$1,827.32	\$2,211.45	\$2,211.45	\$2,211.45

Retired After 2/6/2018

Years of Service/Grades	Coverage	UMR	Empire	EmblemHealth	MVP	CDPHP
20+ Years Grd 1-6	Individual	\$41.15	\$43.62	\$56.72	\$45.11	\$50.96
20+ Years Grd 7-11	Individual	\$61.73	\$65.43	\$85.08	\$67.67	\$76.45
20+ Years Grd 12-15	Individual	\$82.31	\$87.24	\$113.44	\$90.23	\$101.93
10-19 Years	Individual	\$257.21	\$272.64	\$354.51	\$281.96	\$318.53

2025 Monthly Retiree Rate Sheet

5-9 Years

Individual

\$514.42

\$545.27

\$709.02

\$563.92

\$637.06

2025 Monthly Retiree Rate Sheet

20+ Years	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85
10-19 Years	Family	\$1,029.00	\$1,127.34	\$1,356.13	\$1,356.13	\$1,356.13
5-9 Years	Family	\$1,672.11	\$1,827.32	\$2,211.45	\$2,211.45	\$2,211.45

Retired On or After 9/1/2020

Years of Service/Percent based Grade @ Retirement	Coverage	UMR	Empire	EmblemHealth	MVP	CDPHP
20+ Years with the College Service Only	Individual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20+ Years with County/College - 4% of Premium	Individual	\$41.15	\$43.62	\$56.72	\$45.11	\$50.96
20+ Years with County/College - 6% of Premium	Individual	\$61.73	\$65.43	\$85.08	\$67.67	\$76.45
20+ Years with County/College - 8% of Premium	Individual	\$82.31	\$87.24	\$113.44	\$90.23	\$101.93
20+ Years with County/College - 10% of Premium	Individual	\$102.88	\$109.05	\$141.80	\$112.78	\$127.41
20+ Years with County/College - 15% of Premium	Individual	\$154.32	\$163.58	\$212.71	\$169.17	\$191.12
20+ Years with County/College - 20% of Premium	Individual	\$205.77	\$218.11	\$283.61	\$225.57	\$254.82
10-19 Years with County/College	Individual	\$257.21	\$272.64	\$354.51	\$281.96	\$318.53
5-9 Years with County/College	Individual	\$514.42	\$545.27	\$709.02	\$563.92	\$637.06
20+ Years with County/College - 4% of Premium	Family	\$61.74	\$68.38	\$80.13	\$59.61	\$66.97
20+ Years with County/College - 6% of Premium	Family	\$92.62	\$102.56	\$120.19	\$89.41	\$100.45
20+ Years with County/College - 8% of Premium	Family	\$123.49	\$136.75	\$160.26	\$119.22	\$133.94
20+ Years with County/College - 10% of Premium	Family	\$154.36	\$170.94	\$200.32	\$149.02	\$167.42
20+ Years with County/College - 15% of Premium	Family	\$231.54	\$256.41	\$300.49	\$223.53	\$251.14
20+ Years with County/College - 20% of Premium	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85
10-19 Years with County/College	Family	\$1,029.00	\$1,127.34	\$1,356.13	\$1,356.13	\$1,356.13
5-9 Years with County/College	Family	\$1,672.11	\$1,827.32	\$2,211.45	\$2,211.45	\$2,211.45

SURVIVOR RATES

Coverage	Minus Medicare B Rate	UMR	NYSHIP Empire Plan	EmblemHealth	MVP	CDPHP	
Individual 65 +		\$104.90	\$923.93	\$985.64	\$1,313.14	\$1,022.93	\$1,169.22
	2016 Rate	\$109.00	\$919.83	\$981.54	\$1,309.04	\$1,018.83	\$1,165.12
	2017 Rate	\$121.80	\$907.03	\$968.74	\$1,296.24	\$1,006.03	\$1,152.32
	2018 Rate	\$134.00	\$894.83	\$956.54	\$1,284.04	\$993.83	\$1,140.12
	2019 Rate	\$135.50	\$893.33	\$955.04	\$1,282.54	\$992.33	\$1,138.62
	2020 Rate	\$144.60	\$884.23	\$945.94	\$1,273.44	\$983.23	\$1,129.52
	2021 Rate	\$148.50	\$880.33	\$942.04	\$1,269.54	\$979.33	\$1,125.62
	2022 Rate	\$170.12	\$858.71	\$920.42	\$1,247.92	\$957.71	\$1,104.00
	2023 Rate	\$164.90	\$863.93	\$925.64	\$1,253.14	\$962.93	\$1,109.22
	2024 Rate	\$174.70	\$854.13	\$915.84	\$1,243.34	\$953.13	\$1,099.42
	2025 Rate	\$185.00	\$843.83	\$905.54	\$1,233.04	\$942.83	\$1,089.12
Family 65 +		\$104.90	\$2,467.52	\$2,695.04	\$3,316.38	\$2,513.13	\$2,843.46
	2016 Rate	\$109.00	\$2,463.42	\$2,690.94	\$3,312.28	\$2,509.03	\$2,839.36
	2017 Rate	\$121.80	\$2,450.62	\$2,678.14	\$3,299.48	\$2,496.23	\$2,826.56
	2018 Rate	\$134.00	\$2,438.42	\$2,665.94	\$3,287.28	\$2,484.03	\$2,814.36
	2019 Rate	\$135.50	\$2,436.92	\$2,664.44	\$3,285.78	\$2,482.53	\$2,812.86
	2020 Rate	\$144.60	\$2,427.82	\$2,655.34	\$3,276.68	\$2,473.43	\$2,803.76
	2021 Rate	\$148.50	\$2,423.92	\$2,651.44	\$3,272.78	\$2,469.53	\$2,799.86
	2022 Rate	\$170.10	\$2,402.32	\$2,629.84	\$3,251.18	\$2,447.93	\$2,778.26
	2023 Rate	\$164.90	\$2,407.52	\$2,635.04	\$3,256.38	\$2,453.13	\$2,783.46
	2024 Rate	\$174.70	\$2,397.72	\$2,625.24	\$3,246.58	\$2,443.33	\$2,773.66
	2025 Rate	\$185.00	\$2,387.42	\$2,614.94	\$3,236.28	\$2,433.03	\$2,763.36
Individual up to age 64	N/A	\$1,028.83	\$1,090.54	\$1,418.04	\$1,127.83	\$1,274.12	
Family up to age 65	N/A	\$2,572.42	\$2,799.94	\$3,421.28	\$2,618.03	\$2,948.36	