

Municipalities, Colleges, Schools Insurance Group  
**MCSIG 2025 RATES - MONTHLY**

MEDICAL	PPO \$25	PPO \$40	PPO \$60	PPO SELECT	CompleteCare	TRIO HMO	Kaiser		
<b>ACTIVE EMPLOYEES</b>					Medical Expense		Low	Med	High
(25K life insurance)					Reimbursement Plan		Plan	Plan	Plan
Employee Only	\$ 1,491	\$ 1,131	\$ 956	\$ 818	\$ 514	\$ 1,080	\$ 861	\$ 952	\$ 1,105
Employee + 1	\$ 2,975	\$ 2,258	\$ 1,900	\$ 1,627	\$ 514	\$ 2,323	\$ 1,712	\$ 1,894	\$ 2,200
Family	\$ 3,863	\$ 2,932	\$ 2,470	\$ 2,114	\$ 514	\$ 2,869	\$ 2,419	\$ 2,677	\$ 3,109
<b>EARLY RETIREES</b>							Low	Med	High
(5K life insurance)							Plan	Plan	Plan
Retiree Only	\$ 1,488	\$ 1,128	\$ 953	\$ 815		\$ 1,077	\$ 858	\$ 949	\$ 1,102
Retiree + 1	\$ 2,972	\$ 2,255	\$ 1,897	\$ 1,624		\$ 2,320	\$ 1,709	\$ 1,891	\$ 2,197
Family	\$ 3,860	\$ 2,929	\$ 2,467	\$ 2,111		\$ 2,866	\$ 2,416	\$ 2,674	\$ 3,106
<b>M/C RETIREES</b>									
Retiree w/Medicare	\$ 1,013								
Retiree & Spouse, both w/MC	\$ 1,544								

DENTAL (with Ortho)	HIGH
Employee Only	\$ 60
Employee + 1	\$ 111
Family	\$ 192

VISION	C
Employee Only	\$ 13
Employee + 1	\$ 21
Family	\$ 37

**Effective January 1, 2025 through December 31, 2025**

Board Adopted: August 22, 2024

(rounded to whole dollar)



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