Medicare-Eligible Insurance Premiums
Effective January 1, 2026 through December 31, 2026

The following rates reflect your monthly premium should you, the retiree, qualify for the 80% subsidy. The subsidy rate is determined by the total years of creditable service the member has at the time of retirement.

Coverage	Comprehensive	JY	Advantage 65	VSTRS 65 (VEHI)
Single	$96.36	$108.12	$0.00	$0.00
Double	$578.18	$601.70	$109.00	$222.84
Retiree & 2 Dependents	$1,060.00	$1,095.28	$218.00	$445.68

The following rates reflect your monthly health insurance premium should you, the retiree, and your spouse qualify for the 80% subsidy. The spousal subsidy rate criteria and details can be found here.

Coverage	Comprehensive	JY	Advantage 65	VSTRS 65 (VEHI)
Double	$192.72	$216.24	$0.00	$0.00
Retiree & 2 Dependents	$674.54	$709.82	$109.00	$222.84

The following rates reflect the full amount of the monthly health insurance premium prior to the application of any subsidy amount.

Coverage	Comprehensive	JY	Advantage 65	VSTRS 65 (VEHI)
Single	$481.82	$493.58	$109.00	$222.84
Double	$963.64	$987.16	$218.00	$445.68
Retiree & 2 Dependents	$1,445.46	$1,480.74	$327.00	$668.52

Please call the Retirement Office for other subsidized rates and questions about eligibility at (802) 828-2305 or toll free in Vermont at 1-(800) 642-3191. Health insurance deductions begin with the pension payment one-month prior to coverage.