

Premium rates

Retiree premium payments can be made via automatic deduction through the [Chubb Benefits Portal](#) or by mailing your payment to bswift, Chubb’s benefits administrator. Legacy Chubb retirees can also have premium deductions taken from monthly pension payments.

Medical costs (Pre-65)

Aetna and Horizon

Plans & coverage tiers (under 65)	Years of service			
	Access only	15-24 ²	25-34 ²	35+ ²
\$400 Deductible Plan (PPO)				
Retiree Only	\$1,414.00	\$1,025.00	\$954.00	\$884.00
Retiree + Spouse/Partner ¹	\$3,110.00	\$2,255.00	\$2,099.00	\$1,944.00
Retiree + Child(ren) ¹	\$2,825.00	\$2,048.00	\$1,907.00	\$1,766.00
Retiree + Family ¹	\$4,523.00	\$3,279.00	\$3,053.00	\$2,827.00
\$900 Deductible Plan (PPO)				
Retiree Only	\$1,294.00	\$938.00	\$873.00	\$809.00
Retiree + Spouse/Partner ¹	\$2,848.00	\$2,065.00	\$1,922.00	\$1,780.00
Retiree + Child(ren) ¹	\$2,587.00	\$1,876.00	\$1,746.00	\$1,617.00
Retiree + Family ¹	\$4,141.00	\$3,002.00	\$2,795.00	\$2,588.00
\$1,850 Deductible Plan (High Deductible)				
Retiree Only	\$1,193.00	\$865.00	\$805.00	\$746.00
Retiree + Spouse/Partner ¹	\$2,625.00	\$1,903.00	\$1,772.00	\$1,641.00
Retiree + Child(ren) ¹	\$2,386.00	\$1,730.00	\$1,611.00	\$1,491.00
Retiree + Family ¹	\$3,818.00	\$2,768.00	\$2,577.00	\$2,386.00
\$3,200 Deductible Plan (High Deductible)				
Retiree Only	\$1,091.00	\$791.00	\$736.00	\$682.00
Retiree + Spouse/Partner ¹	\$2,400.00	\$1,740.00	\$1,620.00	\$1,500.00
Retiree + Child(ren) ¹	\$2,181.00	\$1,581.00	\$1,472.00	\$1,363.00
Retiree + Family ¹	\$3,492.00	\$2,532.00	\$2,357.00	\$2,183.00

¹ Includes partner and/or partner’s child(ren).

² Available to legacy Chubb retirees only.

Legacy Retirees

If you are a legacy Chubb retiree, see [page 21](#) for information about how the retiree medical subsidy affects your premium rates.

Kaiser (for retirees in California)

Plans & coverage tiers (under 65)	Years of service			
	Access only	15-24 ²	25-34 ²	35+ ²
\$500 Deductible Plan (PPO)				
Retiree Only	\$880.86	\$638.62	\$594.58	\$550.54
Retiree + Spouse/Partner ¹	\$1,761.71	\$1,277.24	\$1,189.15	\$1,101.07
Retiree + Child(ren) ¹	\$1,585.54	\$1,149.52	\$1,070.24	\$990.96
Retiree + Family ¹	\$2,466.40	\$1,788.14	\$1,664.82	\$1,541.50
\$900 Deductible Plan (PPO)				
Retiree Only	\$752.21	\$545.35	\$507.74	\$470.13
Retiree + Spouse/Partner ¹	\$1,504.42	\$1,090.70	\$1,015.48	\$940.26
Retiree + Child(ren) ¹	\$1,353.98	\$981.64	\$913.94	\$846.24
Retiree + Family ¹	\$2,106.19	\$1,526.99	\$1,421.68	\$1,316.37
\$1,800 Deductible Plan (High Deductible)				
Retiree Only	\$689.97	\$500.23	\$465.73	\$431.23
Retiree + Spouse/Partner ¹	\$1,379.95	\$1,000.46	\$931.47	\$862.47
Retiree + Child(ren) ¹	\$1,241.95	\$900.41	\$838.32	\$776.22
Retiree + Family ¹	\$1,931.93	\$1,400.65	\$1,304.05	\$1,207.46
\$3,200 Deductible Plan (High Deductible)				
Retiree Only	\$574.00	\$416.15	\$387.45	\$358.75
Retiree + Spouse/Partner ¹	\$1,148.00	\$832.30	\$774.90	\$717.50
Retiree + Child(ren) ¹	\$1,033.20	\$749.07	\$697.41	\$645.75
Retiree + Family ¹	\$1,607.20	\$1,165.22	\$1,084.86	\$1,004.50

Kaiser (for retirees in Hawaii)

Plans & coverage tiers (under 65)	Years of service			
	Access only	15-24 ²	25-34 ²	35+ ²
HMO				
Retiree Only	\$666.30	\$483.07	\$449.75	\$416.44
Retiree + Spouse/Partner ¹	\$1,332.60	\$966.13	\$899.50	\$832.87
Retiree + Child(ren) ¹	\$1,199.34	\$869.52	\$809.55	\$749.59
Retiree + Family ¹	\$1,998.90	\$1,449.20	\$1,349.26	\$1,249.31

¹ Includes partner and/or partner's child(ren).

² Available to legacy Chubb retirees only.

Medical costs (Post-65)

In-network coverage

Plans & coverage tier (65+)	Years of service			
	Access only	15-24 ²	25-34 ²	35+ ²
Horizon Medicare Supplement Plan				
Retiree Only	\$769.00	\$558.00	\$519.00	\$481.00
Retiree + Spouse/Partner ¹	\$1,538.00	\$1,115.00	\$1,038.00	\$961.00
Retiree + Child(ren) ¹	\$1,538.00	\$1,115.00	\$1,038.00	\$961.00
Retiree + Family ¹	\$2,147.00	\$1,557.00	\$1,449.00	\$1,342.00
Kaiser Senior Advantage Plan				
Retiree Only	\$206.49	\$149.71	\$139.38	\$129.06
Retiree + Spouse/Partner ¹	\$412.98	\$299.41	\$278.76	\$258.11
Retiree + Child(ren) ¹	\$495.11	\$358.96	\$334.20	\$309.44
Retiree + Family ¹	\$716.41	\$519.40	\$483.58	\$447.76

Dental costs

Plans & coverage tiers	Subsidized monthly ²	Access only
Aetna DHMO Dental Plan		
Retiree Only	\$6.10	\$20.55
Retiree + Spouse/Partner ¹	\$13.49	\$44.75
Retiree + Child(ren) ¹	\$13.06	\$36.35
Retiree + Family ¹	\$22.84	\$60.25
Aetna Premier Dental Plan		
Retiree Only	\$19.08	\$53.20
Retiree + Spouse/Partner ¹	\$44.13	\$119.69
Retiree + Child(ren) ¹	\$42.05	\$93.07
Retiree + Family ¹	\$69.87	\$159.61

¹ Includes partner and/or partner's child(ren).

² Available to legacy Chubb retirees only.

Retiree medical subsidy for legacy Chubb retirees

If you were hired before 1999 or rehired before 2012, the retiree medical subsidy reduces the premium rate you pay for your retiree medical coverage as shown in the table below.

For example, let's assume you had 30 years of service at retirement. That means Chubb currently pays approximately 48.75% of your plan premium, while you pay the remaining 51.25%. In 2024, the subsidy will change to 32.5% of the premium cost and you will pay the remaining 67.5%.

The medical subsidy is phasing out

The retiree medical subsidy began phasing out in 2023, as shown in the table. Each year, the subsidy is reduced until it ends completely on December 31, 2025. .



Years of service	Company Subsidy (% of plan premium)				
	Pre-2023	2023	2024	2025	2026
Less than 25	55%	41.25%	27.50%	13.75%	0%
25 but less than 35	65%	48.75%	32.50%	16.25%	0%
At least 35	55%	56.25%	37.50%	18.75%	0%