City of Sparks Health Care Retiree Premium Renewal Rates eff 7.1.25 w/9.22.25 update to IAFF

Retiree Under Age 65	Total Premium/Month w/o *Life	Total Premium/Month w/*Life	IAFF Premium Cost Distribution for IAFF members w/20+ years of service and retires after 07/01/05 and before 09/22/25		IAFF Premium Cost Distribution for IAFF members w/20+ years of service and retires on or after 09/22/25	
Retiree Monthly Premiums by coverage level. Retiree is responsible for 100% of the premium cost for their selected coverage level.			**City Contribution = 60% of monthly premium**	**Retiree Contribution = 40% of monthly premium**	**City Contribution = 70% of monthly premium**	**Retiree Contribution = 30% of monthly premium**
RO Retiree Only	$ 1,074.59	$ 1,078.49	$ 647.09	$ 431.40	$ 754.94	$ 323.55
RS Retiree + Spouse	$ 1,981.54	$ 1,985.44	$ 1,191.26	$ 794.18	$ 1,389.81	$ 595.63
RC Retiree + Child(ren)	$ 1,887.33	$ 1,891.23	$ 647.09	$ 1,244.14	$ 754.94	$ 1,136.29
RF Retiree + Family	$ 2,821.72	$ 2,825.62	$ 1,191.26	$ 1,634.36	$ 1,389.81	$ 1,435.81
SS Surviving Spouse	$ 1,074.59	N/A	N/A	N/A	N/A	N/A
SS Surviving Spouse w/children	$ 1,887.33	N/A	N/A	N/A	N/A	N/A
Rates for Medicare Eligible and/or Retirees aged 65+			**IAFF Cost Distribution for Medicare Eligible and/or Retirees aged 65+**			
Retiree w/Medicare**	**Retiree is responsible for 100% of the premium cost for their selected coverage level. The rates below include the Medicare subsidy for FY26.**		**City Contribution = 50% of retiree's monthly premium**	**Retiree Contribution = 50% of retiree's monthly premium**	**Retiree Contribution = 100% of premium for Spouse/Dependents monthly**	
ROMC Retiree Only MC	$ 889.59	$ 893.49	$ 446.75	$ 446.75	N/A	
RMSN Retiree MC + Spouse no MC	$ 1,796.54	$ 1,800.44	$ 446.75	$ 446.75	$ 906.95	
RNSM Retiree no MC + Spouse MC	$ 1,796.54	$ 1,800.44	$ 539.25	$ 539.25	$ 721.95	
RMSM Retiree + Spouse both w/MC	$ 1,611.54	$ 1,615.44	$ 446.75	$ 446.75	$ 721.95	
Retiree over 65 no MC + Spouse no MC	$ 1,981.54	$ 1,985.44	$ 539.25	$ 539.25	$ 906.95	
RCMC Retiree MC + Child(ren)	$ 1,702.33	$ 1,706.23	$ 446.75	$ 446.75	$ 812.74	
RFRM Retiree + Family Retiree w/MC	$ 2,636.72	$ 2,640.62	$ 446.75	$ 446.75	$ 1,747.13	
RFSM Retiree + Family Spouse w/MC	$ 2,636.72	$ 2,640.62	$ 539.25	$ 539.25	$ 1,562.13	
RF2M Retiree + Family 2 w/MC	$ 2,451.72	$ 2,455.62	$ 446.75	$ 446.75	$ 1,562.13	
SSMC Surviving Spouse Only w/MC	$ 889.59	N/A	N/A	N/A	$ 889.59	

Eff 7.1.2025 - no changes to premiums

*Life premium cost = $3.90

**Medicare subsidy rate eff 7.1.2025 = $185

Please see your Collective Bargaining Agreement for more information about premium cost sharing at retirement/separation. When a person becomes a retiree and/or eligible for continued coverage upon separation from the City as stipulated in NRS, it is the person's responsibility to determine what type of coverage they need. If the retired/separated person selects coverage for more than themself, the retired/separated person is responsible for 100% of the cost as identified in the Collective Bargaining Agreement or Resolution the person retired/separated under.

Eff 9.22.25: 70/30 split for IAFF members who reitire after 9.22.2025 w/20+ years of service