

BUSINESS OFFICE MEMORANDUM

To: All Retirees

From: Melissa Gemmett – Payroll and Benefits Coordinator

RE: Health Insurance Open Enrollment for **MAP Plans ONLY**

Date: October 3, 2026

During our last open enrollment (May of 2026) the Business Office significant interest regarding the District offered Medicare Advantage Plans (MAP) which run a calendar year, not a school year.

MAP plans are significantly cheaper than the commercial plans we offer yet offer identical services. Due to the increase of interest and in speaking with our broker, the District retirees are allowed to switch from Commercial to MAP during the month of November for a January 1 start date. *Moving forward, each year there will be an open enrollment for retirees in November and May.* See below for when you can switch.

MAP Open Enrollment will run from November 1 – November 30, 2026. Should you move to a MAP, enrollment forms will be due by Tuesday, December 1, 2026 for a January 1, 2027 start date. ***You MUST be 65 and enrolled in MEDICARE to make a switch from a commercial to a MAP plan during this time.***

Commercial Health Plan Open Enrollment is yearly in May, due by June 1, for a July 1st start date. Note: Nothing can be changed with your Commercial plan at this time unless you are looking to switch to a MAP plan.

On the back of this memo are the new rates for **MAP plans only**. For your convenience and to see the price differential, we have added what you are currently paying under a Commercial plan as well.

If you wish to make a change and need applications for a MAP plan, please contact me via phone or email. I can send them to you, or you can find all forms on our website, Schalmont.org, under Staff Resources.

All updated forms must be returned by Tuesday, December 1, 2026, for coverage effective January 1, 2027.

If you would like more information or have any questions, please contact me at (518) 355-9200 ext. 4009 or mgemmett@schalmont.net.

****A friendly reminder, please make sure you are providing the district with your letter sent from Social Security Administration (Notice of Cost-of-Living Adjustment (COLA)) on a yearly basis. This letter is used to calculate your Quarterly Medicare Reimbursement that the district reimburses you. If we do not get this, you will be reimbursed the standard amount set forth by Social Security. ****

2027-2028 Retiree Insurance Rates for MAP Plans ONLY

Below are the new rates effective January 1, 2027

	Name of Plan	Monthly Rate
In Area	BS/Forever Blue MAP - Individual **	527.50
in Area	BS/Forever Blue MAP - 2 Person **	1,055.00
Out of Area	BS/Forever Blue MAP - Individual **	508.50
Out of Area	BS/Forever Blue MAP - 2 Person **	1,017.00
	CDPHP MAP - Individual **	481.62
	CDPHP - MAP 2 Person **	963.24
	MVP MAP - Individual **	616.63
	MVP MAP - 2 Person **	1,233.26

Monthly Retiree Payment							
If Your Percentage is.....							
5%	7%	10%	12%	12.5%	15%	20%	
26.38	36.93	52.75	63.30	65.94	79.13	105.50	
52.75	73.85	105.50	126.60	131.88	158.25	211.00	
25.43	35.60	50.85	61.02	63.56	76.28	101.70	
50.85	71.19	101.70	122.04	127.13	152.55	203.40	
24.08	33.71	48.16	57.79	60.20	72.24	96.32	
48.16	67.43	96.32	115.59	120.41	144.49	192.65	
30.83	43.16	61.66	74.00	77.08	92.49	123.33	
61.66	86.33	123.33	147.99	154.16	184.99	246.65	

** MAP (Medicare Advantage Plans) pricing is for the calendar year January 2027 through December 2027**

2026-2027 Retiree Insurance Rates for Commercial Plans ONLY

	Name of Plan	Monthly Rate
	BS/Highmark 815 - Individual	1,200.94
	BS/ Highmark - 2 Person	2,486.78
	CDPHP EPO - Individual	1,148.16
	CDPHP EPO - 2 Person	2,288.78
	Vision - Ind	21.22
	Vision - 2 Person	49.43

Monthly Retiree Payment							
If Your Percentage is.....							
5%	7%	10%	12%	12.5%	15%	20%	
60.05	84.07	120.09	144.11	150.12	180.14	240.19	
124.34	174.07	248.68	298.41	310.85	373.02	497.36	
57.41	80.37	114.82	137.78	143.52	172.22	229.63	
114.44	160.21	228.88	274.65	286.10	343.32	457.76	
1.06	1.49	2.12	2.55	2.65	3.18	4.24	
2.47	3.46	4.94	5.93	6.18	7.41	9.89	

Commercial Plan pricing is for the calendar year July 2026 through June 2027