



2025 COBRA Benefit Premium Rates

Overview

This resource provides the City of Boulder’s monthly COBRA insurance premium rates for Single, Single+ 1, and Family coverages effective January 1, 2025. COBRA rates are an additional two (2)% on top of the city’s current premium rates.

COBRA Administrator

Alerus: Local (303) 369-7886 or Toll Free (800) 651-4855

Supplemental Plans

Cigna (Accident, Critical Illness, and Hospital Indemnity Portability): (800) 997-1654

The Hartford Life Insurance (Life Insurance Conversion/Portability): (888) 301-5615

2025 Rate Tables

Medical Monthly Premiums for Cigna PPO & HDHP

Group #3338899	Single	Single+1	Family
Cigna \$1,250/\$2,500 Deductible Open Access Plus PPO	\$791.57	\$1,704.80	\$2,380.96
Cigna \$2,000/\$4,000 Deductible Open Access Plus HDHP	\$668.19	\$1,439.08	\$2,009.81

Dental Monthly Premiums for Delta

Group #W2274	Single	Single+ 1	Family
Delta Dental - Low PPO	\$26.76	\$53.55	\$91.90
Delta Dental - High PPO	\$45.54	\$92.20	\$157.74

Vision Monthly Premiums for VSP

Group #12106494	Single	Single+ 1	Family
VSP Base	\$8.17	\$11.63	\$20.86
VSP Buy Up	\$17.23	\$24.52	\$43.98

Coverage with the city’s Employee Assistance Program (EAP) is available for a monthly premium rate of \$2.78.