



2026 COBRA Premium Rates

Overview

This resource provides the City of Boulder's monthly COBRA Retiree healthcare premium rates for Single, Single+ 1, and Family coverages effective January 1, 2026. Currently, an eligible city retiree has the option to continue with city medical insurance indefinitely. Dental, vision, and EAP coverage are only available for 18 months post-retirement. The cost is currently 100% of the premium rate as there is no employer cost sharing. If the retiree waives this coverage at retirement or opts out of the plan at any time, there is no future option to enroll or re-enroll in city insurance.

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

2026 Rate Table

Medical Monthly Premiums for Cigna PPO & HDHP

Group #3338899	Single	Single+1	Family
Cigna \$1,250/\$2,500 Deductible Open Access Plus PPO	\$877.06	\$1,888.92	\$2,638.10
Cigna \$2,500 Deductible Open Access Plus HDHP	\$718.31	\$1,547.01	\$2,160.54
Cigna \$5,000 Deductible Open Access Plus HDHP	\$654.82	\$1,410.28	\$1,969.58

Dental Monthly Premiums for Delta

Group #W2274	Single	Single+ 1	Family
Delta Dental - Low PPO	\$26.24	\$52.50	\$90.10
Delta Dental - High PPO	\$44.65	\$90.39	\$154.65

Vision Monthly Premiums for VSP

Group #12106494	Single	Single+ 1	Family
VSP Base	\$8.01	\$11.40	\$20.45
VSP Buy Up	\$16.89	\$24.04	\$43.12

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