

**Pendleton School District 16R - Retiree Insurance Options
October 1, 2025 - September 30, 2026**

Plan Options	Medical			
	Retiree Only	Retiree & Spouse	Retiree & Children	Family
MODA Medical Plan 2				
MEDICAL PLAN 2 W/ PHARMACY OPTIONS				
Plan 2 + Dental 1 + Opal	853.42	1,862.29	1,642.49	2,656.86
Plan 2 + Dental 6 + Opal	830.81	1,817.41	1,583.61	2,574.06
Plan 2 + Dental 8 + Opal	832.14	1,821.03	1,592.11	2,584.20
Plan 2 + Dental 1 + Pearl	849.40	1,853.54	1,634.96	2,644.52
Plan 2 + Dental 5 + Pearl	841.30	1,837.46	1,617.09	2,618.06
Plan 2 + Dental 6 + Pearl	826.79	1,808.66	1,576.08	2,561.72
Plan 2 + Dental 8 + Pearl	828.12	1,812.28	1,584.58	2,571.86

Plan Options	Medical			
	Retiree Only	Retiree & Spouse	Retiree & Children	Family
MODA Medical Plan 3				
MEDICAL PLAN 3 W/ PHARMACY OPTIONS				
Plan 3 + Dental 1 + Opal	806.29	1,758.63	1,552.96	2,510.80
Plan 3 + Dental 6 + Opal	783.68	1,713.75	1,494.08	2,428.00
Plan 3 + Dental 8 + Opal	785.01	1,717.37	1,502.58	2,438.14
Plan 3 + Dental 1 + Pearl	802.27	1,749.88	1,545.43	2,498.46
Plan 3 + Dental 5 + Pearl	794.17	1,733.80	1,527.56	2,472.00
Plan 3 + Dental 6 + Pearl	779.66	1,705.00	1,486.55	2,415.66
Plan 3 + Dental 8 + Pearl	780.99	1,708.62	1,495.05	2,425.80

Plan Options	Medical			
	Retiree Only	Retiree & Spouse	Retiree & Children	Family
MODA Medical Plan 4				
MEDICAL PLAN 4 W/ PHARMACY OPTIONS				
Plan 4 + Dental 1 + Opal	766.42	1,670.91	1,477.19	2,387.19
Plan 4 + Dental 6 + Opal	743.81	1,626.03	1,418.31	2,304.39
Plan 4 + Dental 8 + Opal	745.14	1,629.65	1,426.81	2,314.53
Plan 4 + Dental 1 + Pearl	762.40	1,662.16	1,469.66	2,374.85
Plan 4 + Dental 5 + Pearl	754.30	1,646.08	1,451.79	2,348.39
Plan 4 + Dental 6 + Pearl	739.79	1,617.28	1,410.78	2,292.05
Plan 4 + Dental 8 + Pearl	741.12	1,620.90	1,419.28	2,302.19

Plan Options	Medical			
	Retiree Only	Retiree & Spouse	Retiree & Children	Family
MODA Medical Plan 6				
MEDICAL PLAN 6				
Plan 6 + Dental 1 + Opal	727.44	1,585.15	1,403.14	2,266.33
Plan 6 + Dental 6 + Opal	704.83	1,540.27	1,344.26	2,183.53
Plan 6 + Dental 8 + Opal	706.16	1,543.89	1,352.76	2,193.67
Plan 6 + Dental 1 + Pearl	723.42	1,576.40	1,395.61	2,253.99
Plan 6 + Dental 5 + Pearl	715.32	1,560.32	1,377.74	2,227.53
Plan 6 + Dental 6 + Pearl	700.81	1,531.52	1,336.73	2,171.19
Plan 6 + Dental 8 + Pearl	702.14	1,535.14	1,345.23	2,181.33