



**North Dakota**  
**Public Employees Retirement System**  
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# Memorandum

**2025-3**

**TO: PAYROLL/PERSONNEL OFFICERS--POLITICAL SUBDIVISIONS**

**FROM: NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM**

**DATE: MAY 2025**

**SUBJECT: HEALTH INSURANCE PREMIUM RATE CHANGE**

The monthly health insurance premium rates for political subdivision employees will change for the 2025-2027 biennium.

Employers who participate in the Wellness Program will be assessed the A rate and those who do not participate in the Wellness Program will be assessed the B rate.

The new rates for your group will be effective July 1, 2025 through June 30, 2027 as follows:

**PPO/BASIC OPTION (Grandfathered)**

**EFFECTIVE 7/1/2025**

	<b>"A" Rate</b>	<b>"B" Rate</b>
SINGLE	\$973.64	\$983.36
FAMILY	\$2,353.58	\$2,377.10

**PPO/BASIC COBRA RATES (Grandfathered)**

SINGLE	\$993.06	\$993.06
FAMILY	\$2,400.62	\$2,400.62

If you are a non-grandfathered plan or lose your grandfathered status by changing the amount of premium you pay for your employees during the biennium, the plan will need to meet all the additional requirements of the Affordable Care Act so the cost is higher.

The non-grandfathered rates effective July 1, 2025 are as follows:

**PPO/BASIC OPTION (Non-Grandfathered)**

**EFFECTIVE 7/1/2025**

	<b>"A" Rate</b>	<b>"B" Rate</b>
SINGLE	\$985.46	\$995.28
FAMILY	\$2,382.24	\$2,406.04

**PPO/BASIC COBRA RATES (Non-Grandfathered)**

SINGLE	\$1,005.16	\$1,005.16
FAMILY	\$2,429.88	\$2,429.88

The above rates will be in effect through June 30, 2027.

The premium rates for retirees have also been adjusted. However, because each individual's circumstances may vary, please direct these inquiries to NDPERS at 701-328-3900 within the Bismarck/Mandan calling area or our toll free number at 1-800-803-7377.

If you have any other questions or require additional information, please feel free to contact us.