



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

**2025-4**

**TO: PAYROLL/PERSONNEL OFFICERS -- STATE AGENCIES, UNIVERSITY SYSTEMS, DISTRICT HEALTH UNITS, GARRISON CONSERVANCY DISTRICT**

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

**DATE: MAY 2025**

**SUBJECT: HEALTH INSURANCE PREMIUM RATE CHANGE**

The monthly health insurance premium rates for state 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 will be effective July 1, 2025 through June 30, 2027:

	<b><u>EFFECTIVE 7/1/2025</u></b>	
	<b>"A" Rate</b>	<b>"B" Rate</b>
<b>ACTIVE EMPLOYEES (PPO/BASIC &amp; HDHP)</b>	\$1,893.30	\$1,912.22
<b>PPO/BASIC LEAVE OF ABSENCE/PART-TIME TEMPORARY</b>		
SINGLE	\$911.26	\$920.38
FAMILY	\$2,197.56	\$2,219.52
<b>PPO/BASIC COBRA RATES</b>		
SINGLE	\$929.46	\$929.46
FAMILY	\$2,241.50	\$2,241.50
<b>HDHP COBRA RATES</b>		
SINGLE	\$807.48	\$807.48
FAMILY	\$1,946.32	\$1,946.32
<b>HDHP LEAVE OF ABSENCE RATES</b>		
SINGLE	\$791.64	\$799.56
FAMILY	\$1,908.20	\$1,927.26

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.

Also, for members that participate in the High Deductible Health Plan (HDHP), the following is the amount that the state will contribute monthly towards the member's Health Savings Account (HSA) for eligible months of participation during the biennium:

Single Coverage     \$119.62

Family Coverage     \$289.36

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