



EMPLOYEES HIRED ON / AFTER JAN 1ST, 2025

2026 MEDICAL RATE SHEET

FOR EMPLOYEES REPRESENTED BY FRATERNAL ORDER OF POLICE (FOP)

Full-Time / Salary Range:
<\$35,000

	10-Months (20 Deductions)	11-Months (24 Deductions)	12-Months (26 Deductions)
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OAP Extended Network

Employee	\$ 25.20	\$ 21.00	\$ 19.38
Spouse	\$ 477.60	\$ 398.00	\$ 367.38
Children	\$ 337.20	\$ 281.00	\$ 259.38
Family	\$ 947.40	\$ 789.50	\$ 728.77
Employee & DP w/t Children	\$ 947.40	\$ 789.50	\$ 728.77
Employee w/t Children & DP	\$ 947.40	\$ 789.50	\$ 728.77

LocalPlus Focused Network

Employee	\$ 8.40	\$ 7.00	\$ 6.46
Spouse	\$ 442.20	\$ 368.50	\$ 340.15
Children	\$ 311.40	\$ 259.50	\$ 239.54
Family	\$ 885.00	\$ 737.50	\$ 680.77
Employee & DP w/t Children	\$ 885.00	\$ 737.50	\$ 680.77
Employee w/t Children & DP	\$ 885.00	\$ 737.50	\$ 680.77

SureFit Network*

Employee	\$ 0.00	\$ 0.00	\$ 0.00
Spouse	\$ 427.20	\$ 356.00	\$ 328.62
Children	\$ 300.60	\$ 250.50	\$ 231.23
Family	\$ 855.00	\$ 712.50	\$ 657.69
Employee & DP w/t Children	\$ 855.00	\$ 712.50	\$ 657.69
Employee w/t Children & DP	\$ 855.00	\$ 712.50	\$ 657.69

*The SureFit Network requires the selection of a Primary Care Physician (PCP). If a PCP is not selected, Cigna will assign you a participating provider based on your ZIP code. You must live in the tri-county (Miami-Dade, Broward and Palm Beach) service area.

Note: Employee-Only Rate must be added to the dependent rate, i.e., spouse/domestic partner, child(ren), or family to get the total deduction per paycheck.



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2026 MEDICAL RATE SHEET

FOR EMPLOYEES REPRESENTED BY FRATERNAL ORDER OF POLICE (FOP)

Full-Time / Salary Range:
>\$35,000 - \$55,000

	10-Months (20 Deductions)	11-Months (24 Deductions)	12-Months (26 Deductions)
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OAP Extended Network

Employee	\$ 36.00	\$ 30.00	\$ 27.69
Spouse	\$ 508.20	\$ 423.50	\$ 390.92
Children	\$ 357.00	\$ 297.50	\$ 274.62
Family	\$ 1,008.60	\$ 840.50	\$ 775.85
Employee & DP w/t Children	\$ 1,008.60	\$ 840.50	\$ 775.85
Employee w/t Children & DP	\$ 1,008.60	\$ 840.50	\$ 775.85

LocalPlus Focused Network

Employee	\$ 15.00	\$ 12.50	\$ 11.54
Spouse	\$ 466.80	\$ 389.00	\$ 359.08
Children	\$ 328.20	\$ 273.50	\$ 252.46
Family	\$ 933.60	\$ 778.00	\$ 718.15
Employee & DP w/t Children	\$ 933.60	\$ 778.00	\$ 718.15
Employee w/t Children & DP	\$ 933.60	\$ 778.00	\$ 718.15

SureFit Network*

Employee	\$ 0.00	\$ 0.00	\$ 0.00
Spouse	\$ 450.60	\$ 375.50	\$ 346.62
Children	\$ 316.80	\$ 264.00	\$ 243.69
Family	\$ 901.80	\$ 751.50	\$ 693.69
Employee & DP w/t Children	\$ 901.80	\$ 751.50	\$ 693.69
Employee w/t Children & DP	\$ 901.80	\$ 751.50	\$ 693.69

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2026 MEDICAL RATE SHEET

FOR EMPLOYEES REPRESENTED BY FRATERNAL ORDER OF POLICE (FOP)

Full-Time / Salary Range:
>\$55,000 - \$70,000

10-Months (20 Deductions)	11-Months (24 Deductions)	12-Months (26 Deductions)
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OAP Extended Network

Employee	\$ 46.80	\$ 39.00	\$ 36.00
Spouse	\$ 562.20	\$ 468.50	\$ 432.46
Children	\$ 396.00	\$ 330.00	\$ 304.62
Family	\$ 1,125.00	\$ 937.00	\$ 865.38
Employee & DP w/t Children	\$ 1,125.00	\$ 937.00	\$ 865.38
Employee w/t Children & DP	\$ 1,125.00	\$ 937.00	\$ 865.38

LocalPlus Focused Network

Employee	\$ 21.00	\$ 17.50	\$ 16.15
Spouse	\$ 512.40	\$ 427.00	\$ 394.15
Children	\$ 360.60	\$ 300.50	\$ 277.38
Family	\$ 1,024.20	\$ 853.20	\$ 787.85
Employee & DP w/t Children	\$ 1,024.20	\$ 853.20	\$ 787.85
Employee w/t Children & DP	\$ 1,024.20	\$ 853.20	\$ 787.85

SureFit Network*

Employee	\$ 0.00	\$ 0.00	\$ 0.00
Spouse	\$ 486.00	\$ 405.00	\$ 373.85
Children	\$ 342.00	\$ 285.00	\$ 263.08
Family	\$ 972.00	\$ 810.00	\$ 747.69
Employee & DP w/t Children	\$ 972.00	\$ 810.00	\$ 747.69
Employee w/t Children & DP	\$ 972.00	\$ 810.00	\$ 747.69

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2026 MEDICAL RATE SHEET

FOR EMPLOYEES REPRESENTED BY FRATERNAL ORDER OF POLICE (FOP)

Full-Time / Salary Range:
>\$70,000 - \$90,000

10-Months (20 Deductions)	11-Months (24 Deductions)	12-Months (26 Deductions)
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OAP Extended Network

Employee	\$ 57.00	\$ 47.50	\$ 43.85
Spouse	\$ 587.40	\$ 489.50	\$ 451.85
Children	\$ 413.40	\$ 344.50	\$ 318.00
Family	\$ 1,171.80	\$ 976.50	\$ 901.38
Employee & DP w/t Children	\$ 1,171.80	\$ 976.50	\$ 901.38
Employee w/t Children & DP	\$ 1,171.80	\$ 976.50	\$ 901.38

LocalPlus Focused Network

Employee	\$ 27.00	\$ 22.50	\$ 20.77
Spouse	\$ 534.00	\$ 445.00	\$ 410.77
Children	\$ 376.20	\$ 313.50	\$ 289.38
Family	\$ 1,066.80	\$ 889.00	\$ 820.62
Employee & DP w/t Children	\$ 1,066.80	\$ 889.00	\$ 820.62
Employee w/t Children & DP	\$ 1,066.80	\$ 889.00	\$ 820.62

SureFit Network*

Employee	\$ 0.00	\$ 0.00	\$ 0.00
Spouse	\$ 515.40	\$ 429.50	\$ 396.46
Children	\$ 363.00	\$ 302.50	\$ 279.23
Family	\$ 1,030.80	\$ 859.00	\$ 792.92
Employee & DP w/t Children	\$ 1,030.80	\$ 859.00	\$ 792.92
Employee w/t Children & DP	\$ 1,030.80	\$ 859.00	\$ 792.92

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2026 MEDICAL RATE SHEET

FOR EMPLOYEES REPRESENTED BY FRATERNAL ORDER OF POLICE (FOP)

Full-Time / Salary Range:
> \$90,000

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OAP Extended Network

Employee	\$ 82.80	\$ 69.00	\$ 63.69
Spouse	\$ 666.60	\$ 555.50	\$ 512.77
Children	\$ 471.60	\$ 393.00	\$ 362.77
Family	\$ 1,335.60	\$ 1,113.00	\$ 1,027.38
Employee & DP w/t Children	\$ 1,335.60	\$ 1,113.00	\$ 1,027.38
Employee w/t Children & DP	\$ 1,335.60	\$ 1,113.00	\$ 1,027.38

Local Plus Focus Network

Employee	\$ 45.60	\$ 38.00	\$ 35.08
Spouse	\$ 595.20	\$ 496.00	\$ 457.85
Children	\$ 419.40	\$ 349.50	\$ 322.62
Family	\$ 1,189.20	\$ 991.00	\$ 914.77
Employee & DP w/t Children	\$ 1,189.20	\$ 991.00	\$ 914.77
Employee w/t Children & DP	\$ 1,189.20	\$ 991.00	\$ 914.77

SureFit Network*

Employee	\$ 0.00	\$ 0.00	\$ 0.00
Spouse	\$ 544.80	\$ 454.00	\$ 419.08
Children	\$ 383.40	\$ 319.50	\$ 294.92
Family	\$ 1,089.60	\$ 908.00	\$ 838.15
Employee & DP w/t Children	\$ 1,089.60	\$ 908.00	\$ 838.15
Employee w/t Children & DP	\$ 1,089.60	\$ 908.00	\$ 838.15

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