

MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/2009 - 12/31/2009

| Consecutive Years of Service with Howard County Public Schools | 1 TO 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 - 19 | 20 and Over | Medicare Eligible Retirees with over 30 years |
|---|---------------|------------|------------|------------|------------|------------|------------|----------------|--------------------|--|
| % of Board Contribution | 0% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 90% | 100% |

TRADITIONAL

| Individual | 601.52 | 300.76 | 270.68 | 240.61 | 210.53 | 180.46 | 150.38 | 120.30 | 60.15 | |
|---|---------------|------------|------------|------------|------------|------------|------------|----------------|--------------------|--|
| Parent/Child | 929.93 | 629.17 | 599.09 | 569.02 | 538.94 | 508.87 | 478.79 | 448.71 | 388.56 | |
| Husband/Wife | 1297.46 | 996.70 | 966.62 | 936.55 | 906.47 | 876.40 | 846.32 | 816.24 | 756.09 | |
| Family | 1726.34 | 1425.58 | 1395.50 | 1365.43 | 1335.35 | 1305.28 | 1275.20 | 1245.12 | 1184.97 | |
| 65 and over | 529.44 | 264.72 | 238.25 | 211.78 | 185.30 | 158.83 | 132.36 | 105.89 | 52.94 | 0.00 |
| Individual,+65 | 1130.96 | 830.20 | 800.12 | 770.05 | 739.97 | 709.90 | 679.82 | 649.74 | 589.59 | |
| Parent/Child, +65 | 1459.37 | 1158.61 | 1128.53 | 1098.46 | 1068.38 | 1038.31 | 1008.23 | 978.15 | 918.00 | |
| Family, +65 | 1726.34 | 1425.58 | 1395.50 | 1365.43 | 1335.35 | 1305.28 | 1275.20 | 1245.12 | 1184.97 | |
| +65, +65 | 1058.88 | 794.16 | 767.69 | 741.22 | 714.74 | 688.27 | 661.80 | 635.33 | 582.38 | 529.44 |
| +65,Individual | 1130.96 | 866.24 | 839.77 | 813.30 | 786.82 | 760.35 | 733.88 | 707.41 | 654.46 | 601.52 |
| +65, Parent/Child | 1459.37 | 1194.65 | 1168.18 | 1141.71 | 1115.23 | 1088.76 | 1062.29 | 1035.82 | 982.87 | 929.93 |
| +65, Family | 1726.34 | 1461.62 | 1435.15 | 1408.68 | 1382.20 | 1355.73 | 1329.26 | 1302.79 | 1249.84 | 1196.90 |
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ALTERNATE

| | | | | | | | | | | |
|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|
| Individual | 529.33 | 264.67 | 238.20 | 211.73 | 185.27 | 158.80 | 132.33 | 105.87 | 52.93 | |
| Parent/Child | 818.34 | 553.68 | 527.21 | 500.74 | 474.28 | 447.81 | 421.34 | 394.88 | 341.94 | |
| Husband/Wife | 1141.77 | 877.11 | 850.64 | 824.17 | 797.71 | 771.24 | 744.77 | 718.31 | 665.37 | |
| Family | 1519.18 | 1254.52 | 1228.05 | 1201.58 | 1175.12 | 1148.65 | 1122.18 | 1095.72 | 1042.78 | |
| 65 and over | 465.91 | 232.96 | 209.66 | 186.36 | 163.07 | 139.77 | 116.48 | 93.18 | 46.59 | 0.00 |
| Individual,+65 | 995.24 | 730.58 | 704.11 | 677.64 | 651.18 | 624.71 | 598.24 | 571.78 | 518.84 | |
| Parent/Child, +65 | 1284.25 | 1019.59 | 993.12 | 966.65 | 940.19 | 913.72 | 887.25 | 860.79 | 807.85 | |
| Family, +65 | 1519.18 | 1254.52 | 1228.05 | 1201.58 | 1175.12 | 1148.65 | 1122.18 | 1095.72 | 1042.78 | |
| +65, +65 | 931.82 | 698.87 | 675.57 | 652.27 | 628.98 | 605.68 | 582.39 | 559.09 | 512.50 | 465.91 |

| | | | | | | | | | | |
|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| +65,Individual | 995.24 | 762.29 | 738.99 | 715.69 | 692.40 | 669.10 | 645.81 | 622.51 | 575.92 | 529.33 |
| +65, Parent/Child | 1284.25 | 1051.30 | 1028.00 | 1004.70 | 981.41 | 958.11 | 934.82 | 911.52 | 864.93 | 818.34 |
| +65, Family | 1519.18 | 1286.23 | 1262.93 | 1239.63 | 1216.34 | 1193.04 | 1169.75 | 1146.45 | 1099.86 | 1053.27 |

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| % of Board Contribution | 0% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 90% | 100% |
|-------------------------|----|-----|-----|-----|-----|-----|-----|-----|-----|------|
|-------------------------|----|-----|-----|-----|-----|-----|-----|-----|-----|------|

BLUE CHOICE

| | | | | | | | | | | |
|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------|
| Individual | 425.47 | 212.74 | 191.46 | 170.19 | 148.91 | 127.64 | 106.37 | 85.09 | 42.55 | |
| Parent/Child | 830.99 | 618.26 | 596.98 | 575.71 | 554.43 | 533.16 | 511.89 | 490.61 | 448.07 | |
| Husband/Wife | 936.38 | 723.65 | 702.37 | 681.10 | 659.82 | 638.55 | 617.28 | 596.00 | 553.46 | |
| Family | 1341.91 | 1129.18 | 1107.90 | 1086.63 | 1065.35 | 1044.08 | 1022.81 | 1001.53 | 958.99 | |
| 65 and over | 348.60 | 174.30 | 156.87 | 139.44 | 122.01 | 104.58 | 87.15 | 69.72 | 34.86 | 0.00 |
| Individual,+65 | 774.07 | 561.34 | 540.06 | 518.79 | 497.51 | 476.24 | 454.97 | 433.69 | 391.15 | |
| Parent/Child, +65 | 1179.59 | 966.86 | 945.58 | 924.31 | 903.03 | 881.76 | 860.49 | 839.21 | 796.67 | |
| Family, +65 | 1341.91 | 1129.18 | 1107.90 | 1086.63 | 1065.35 | 1044.08 | 1022.81 | 1001.53 | 958.99 | |
| +65, +65 | 697.20 | 522.90 | 505.47 | 488.04 | 470.61 | 453.18 | 435.75 | 418.32 | 383.46 | 348.60 |
| +65,Individual | 774.07 | 599.77 | 582.34 | 564.91 | 547.48 | 530.05 | 512.62 | 495.19 | 460.33 | 425.47 |
| +65, Parent/Child | 1179.59 | 1005.29 | 987.86 | 970.43 | 953.00 | 935.57 | 918.14 | 900.71 | 865.85 | 830.99 |
| +65, Family | 1341.91 | 1167.61 | 1150.18 | 1132.75 | 1115.32 | 1097.89 | 1080.46 | 1063.03 | 1028.17 | 993.31 |

AETNA HMO

| | | | | | | | | | | |
|-------------------|---------|---------|---------|---------|---------|--------|--------|--------|--------|-------------|
| Individual | 404.79 | 202.40 | 182.16 | 161.92 | 141.68 | 121.44 | 101.20 | 80.96 | 40.48 | No Coverage |
| Parent/Child(ren) | 788.68 | 586.29 | 566.05 | 545.81 | 525.57 | 505.33 | 485.09 | 464.85 | 424.37 | No Coverage |
| Husband/Wife | 887.46 | 685.07 | 664.83 | 644.59 | 624.35 | 604.11 | 583.87 | 563.63 | 523.15 | No Coverage |
| Family | 1269.17 | 1066.78 | 1046.54 | 1026.30 | 1006.06 | 985.82 | 965.58 | 945.34 | 904.86 | No Coverage |

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|--|--------|----|----|----|----|----|----|---------|-------------|---|
|--|--------|----|----|----|----|----|----|---------|-------------|---|

| % of Board Contribution | 0% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 90% | 100% |
|-------------------------|----|-----|-----|-----|-----|-----|-----|-----|-----|------|
|-------------------------|----|-----|-----|-----|-----|-----|-----|-----|-----|------|

AETNA PPO

| | | | | | | | | | | |
|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Individual | 460.81 | 230.41 | 207.36 | 184.32 | 161.28 | 138.24 | 115.20 | 92.16 | 46.08 | |
| Parent/Child(ren) | 897.83 | 667.43 | 644.38 | 621.34 | 598.30 | 575.26 | 552.22 | 529.18 | 483.10 | |
| Husband/Wife | 1010.27 | 779.87 | 756.82 | 733.78 | 710.74 | 687.70 | 664.66 | 641.62 | 595.54 | |
| Family | 1444.80 | 1214.40 | 1191.35 | 1168.31 | 1145.27 | 1122.23 | 1099.19 | 1076.15 | 1030.07 | |
| 65 and over | 393.67 | 196.84 | 177.15 | 157.47 | 137.78 | 118.10 | 98.42 | 78.73 | 39.37 | 0.00 |
| Individual, +65 | 854.48 | 624.08 | 601.03 | 577.99 | 554.95 | 531.91 | 508.87 | 485.83 | 439.75 | |
| Parent/Child, +65 | 1291.50 | 1061.10 | 1038.05 | 1015.01 | 991.97 | 968.93 | 945.89 | 922.85 | 876.77 | |
| Family, +65 | 1838.47 | 1608.07 | 1585.02 | 1561.98 | 1538.94 | 1515.90 | 1492.86 | 1469.82 | 1423.74 | |
| +65, +65 | 787.34 | 590.51 | 570.82 | 551.14 | 531.45 | 511.77 | 492.09 | 472.40 | 433.04 | 393.67 |
| +65, Individual | 854.48 | 657.65 | 637.96 | 618.28 | 598.59 | 578.91 | 559.23 | 539.54 | 500.18 | 460.81 |
| +65, Parent/Child | 1291.50 | 1094.67 | 1074.98 | 1055.30 | 1035.61 | 1015.93 | 996.25 | 976.56 | 937.20 | 897.83 |
| +65, Family | 1444.80 | 1247.97 | 1228.28 | 1208.60 | 1188.91 | 1169.23 | 1149.55 | 1129.86 | 1090.50 | 1051.13 |

KAISER PERMANENTE

| | | | | | | | | | | |
|-------------------|---------|--------|--------|--------|--------|--------|--------|--------|--------|-------------|
| Individual | 357.81 | 178.91 | 161.01 | 143.12 | 125.23 | 107.34 | 89.45 | 71.56 | 35.78 | No Coverage |
| Parent/Child(ren) | 697.73 | 518.83 | 500.93 | 483.04 | 465.15 | 447.26 | 429.37 | 411.48 | 375.70 | No Coverage |
| Husband/Wife | 787.18 | 608.28 | 590.38 | 572.49 | 554.60 | 536.71 | 518.82 | 500.93 | 465.15 | No Coverage |
| Family | 1127.10 | 948.20 | 930.30 | 912.41 | 894.52 | 876.63 | 858.74 | 840.85 | 805.07 | No Coverage |

UNITED HMO

| | | | | | | | | | | |
|--------------|---------|---------|---------|---------|---------|--------|--------|--------|--------|--------|
| Individual | 400.78 | 200.39 | 180.35 | 160.31 | 140.27 | 120.23 | 100.20 | 80.16 | 40.08 | 40.08 |
| Parent/Child | 781.65 | 581.26 | 561.22 | 541.18 | 521.14 | 501.10 | 481.07 | 461.03 | 420.95 | 420.95 |
| Husband/Wife | 881.28 | 680.89 | 660.85 | 640.81 | 620.77 | 600.73 | 580.70 | 560.66 | 520.58 | 520.58 |
| Family | 1263.03 | 1062.64 | 1042.60 | 1022.56 | 1002.52 | 982.48 | 962.45 | 942.41 | 902.33 | 902.33 |

DENTAL AND VISION INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/2009 - 12/31/2009

| COVERAGE | CURRENT DENTAL | ALTERNATE DENTAL | DELTA DENTAL | COVERAGE | NCAS VISION CARE | VSP VISION |
|---------------------|-----------------------|-------------------------|---------------------|---------------------|-------------------------|-------------------|
| Individual | \$ 43.78 | \$ 36.78 | \$ 34.94 | Individual | \$ 6.00 | \$ 6.90 |
| Parent/Child | \$ 67.68 | \$ 56.85 | \$ 54.01 | Parent/Child | \$ 8.17 | \$ 9.39 |
| Husband/Wife | \$ 94.43 | \$ 79.32 | \$ 75.35 | Husband/Wife | \$ 12.00 | \$ 13.80 |
| Family | \$ 125.65 | \$ 105.55 | \$ 100.27 | Family | \$ 15.25 | \$ 17.54 |

MONTHLY PREMIUM COSTS JANUARY 1, 2009 - DECEMBER 31, 2009

**(RETIREES UNDER EITHER THE INCENTIVE RETIREMENT PROGRAM OF 1995-96 OR THE
EARLY RETIREMENT INCENTIVE PROGRAM OF 1991-92)**

| COVERAGE | TRADITIONAL | ALTERNATE | AETNA HMO | AETNA PPO | BLUE CHOICE | UHC | KAISER PERMANENTE |
|-------------------------------------|--------------------|------------------|------------------|------------------|--------------------|------------|--------------------------|
| Retiree | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Retiree/Child | \$ 328.41 | \$ 289.01 | \$ 383.89 | \$ 437.02 | \$ 405.52 | \$ 380.87 | \$ 339.92 |
| Retiree/Spouse | \$ 695.94 | \$ 612.44 | \$ 482.67 | \$ 549.46 | \$ 510.91 | \$ 480.50 | \$ 429.37 |
| Family | \$ 1,124.82 | \$ 989.85 | \$ 864.38 | \$ 983.99 | \$ 916.44 | \$ 862.25 | \$ 769.29 |
| Retiree/Spouse +65 | \$ 529.44 | \$ 465.91 | N/A | \$ 393.67 | \$ 348.60 | N/A | N/A |
| Retiree/Spouse +65/ Child | \$ 857.85 | \$ 754.92 | N/A | \$ 830.69 | \$ 754.12 | N/A | N/A |
| Retiree/Spouse +65/ Children | \$ 1,124.82 | \$ 989.85 | N/A | \$ 983.99 | \$ 916.44 | N/A | N/A |

NOTE: This chart should be used only by retirees under either the IRP or the ERIP who have not reached age 65.