

# MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/24 - FOR RETIREES THAT RETIRED ON OR AFTER 7/2/2010

18% Increase to Carefirst Rates; 10.4% Increase to Aetna Rates

Effective 7/1/2018 Cumulative Years of Service with Howard County Public Schools	Monthly Premium	15 - 19	20 - 24	25 and Over	Medicare Eligible Retirees with over 30 Years
	% of Board Contribution (Retiree Only)	50%	75%	90%	100%

## BLUE CHOICE

Retiree Under 65	\$734.07	\$391.56	\$220.30	\$117.54	
Retiree Under 65 and child(ren)	\$1,468.52	\$1,126.01	\$954.75	\$851.99	
Retiree Under 65 and Spouse Under 65	\$1,615.56	\$1,273.05	\$1,101.79	\$999.03	
Retiree Under 65 and Spouse Under 65 and child(ren)	\$2,371.40	\$2,028.89	\$1,857.63	\$1,754.87	
Retiree Under 65 and Spouse Over 65	\$1,335.53	\$993.02	\$821.76	\$719.00	
Retiree Under 65 and Spouse Over 65 and child(ren)	\$2,069.98	\$1,727.47	\$1,556.21	\$1,453.45	
Retiree Over 65	\$601.46	\$320.60	\$180.17	\$95.91	\$39.74
Retiree Over 65 and child(ren)	\$1,335.92	\$1,055.06	\$914.63	\$830.37	\$774.20
Retiree Over 65 and Spouse Under 65	\$1,335.53	\$1,054.67	\$914.24	\$829.98	\$773.81
Retiree Over 65 and Spouse Under 65 and child(ren)	\$2,070.66	\$1,789.80	\$1,649.37	\$1,565.11	\$1,508.94
Retiree Over 65 and Spouse Over 65	\$1,202.92	\$922.06	\$781.63	\$697.37	\$641.20
Retiree Over 65 and Spouse Over 65 and child(ren)	\$1,958.77	\$1,677.91	\$1,537.48	\$1,453.22	\$1,397.05

## AETNA HMO

Retiree Under 65	\$685.03	\$342.52	\$171.26	\$68.50	
Retiree Under 65 and child(ren)	\$1,334.63	\$992.12	\$820.86	\$718.10	
Retiree Under 65 and Spouse Under 65	\$1,501.83	\$1,159.32	\$988.06	\$885.30	
Retiree Under 65 and Spouse Under 65 and child(ren)	\$2,147.76	\$1,805.25	\$1,633.99	\$1,531.23	
Retiree Under 65 and Spouse Over 65	\$1,246.74	\$904.23	\$732.97	\$630.21	
Retiree Under 65 and Spouse Over 65 and child(ren)	\$1,896.36	\$1,553.85	\$1,382.59	\$1,279.83	
Retiree Over 65	\$561.72	\$280.86	\$140.43	\$56.17	\$-
Retiree Over 65 and child(ren)	\$1,211.33	\$930.47	\$790.04	\$705.78	\$649.61
Retiree Over 65 and Spouse Under 65	\$1,246.74	\$965.88	\$825.45	\$741.19	\$685.02
Retiree Over 65 and Spouse Under 65 and child(ren)	\$1,896.36	\$1,615.50	\$1,475.07	\$1,390.81	\$1,334.64
Retiree Over 65 and Spouse Over 65	\$1,123.45	\$842.59	\$702.16	\$617.90	\$561.73
Retiree Over 65 and Spouse Over 65 and child(ren)	\$1,769.38	\$1,488.52	\$1,348.09	\$1,263.83	\$1,207.66

**AETNA PPO**

Retiree Under 65	\$840.43	\$497.92	\$326.66	\$223.90	
Retiree Under 65 and child(ren)	\$1,637.19	\$1,294.68	\$1,123.42	\$1,020.66	
Retiree Under 65 and Spouse Under 65	\$1,842.62	\$1,500.11	\$1,328.85	\$1,226.09	
Retiree Under 65 and Spouse Under 65 and child(ren)	\$2,635.17	\$2,292.66	\$2,121.40	\$2,018.64	
Retiree Under 65 and Spouse Over 65	\$1,558.44	\$1,215.93	\$1,044.67	\$941.91	
Retiree Under 65 and Spouse Over 65 and child(ren)	\$2,355.19	\$2,012.68	\$1,841.42	\$1,738.66	
Retiree Over 65	\$718.02	\$437.16	\$296.73	\$212.47	\$156.30
Retiree Over 65 and child(ren)	\$1,514.76	\$1,233.90	\$1,093.47	\$1,009.21	\$953.04
Retiree Over 65 and Spouse Under 65	\$1,558.44	\$1,277.58	\$1,137.15	\$1,052.89	\$996.72
Retiree Over 65 and Spouse Under 65 and child(ren)	\$2,355.19	\$2,074.33	\$1,933.90	\$1,849.64	\$1,793.47
Retiree Over 65 and Spouse Over 65	\$1,436.02	\$1,155.16	\$1,014.73	\$930.47	\$874.30
Retiree Over 65 and Spouse Over 65 and child(ren)	\$2,228.58	\$1,947.72	\$1,807.29	\$1,723.03	\$1,666.86