

**MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/25 - 12/31/25**  
**FOR RETIREES THAT RETIRED ON OR AFTER 7/2/2010**

1.8% Increase to Carefirst Rates; 4.2% 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                                    | \$747.33   | \$390.34   | \$211.85   | \$104.75   |            |
| Retiree Under 65 and child(ren)                     | \$1,495.05 | \$1,138.06 | \$959.57   | \$852.47   |            |
| Retiree Under 65 and Spouse Under 65                | \$1,644.74 | \$1,287.75 | \$1,109.26 | \$1,002.16 |            |
| Retiree Under 65 and Spouse Under 65 and child(ren) | \$2,414.24 | \$2,057.25 | \$1,878.76 | \$1,771.66 |            |
| Retiree Under 65 and Spouse Over 65                 | \$1,359.66 | \$1,002.67 | \$824.18   | \$717.08   |            |
| Retiree Under 65 and Spouse Over 65 and child(ren)  | \$2,107.37 | \$1,750.38 | \$1,571.89 | \$1,464.79 |            |
| Retiree Over 65                                     | \$612.32   | \$319.60   | \$173.24   | \$85.42    | \$26.88    |
| Retiree Over 65 and child(ren)                      | \$1,360.05 | \$1,067.33 | \$920.97   | \$833.15   | \$774.61   |
| Retiree Over 65 and Spouse Under 65                 | \$1,359.66 | \$1,066.94 | \$920.58   | \$832.76   | \$774.22   |
| Retiree Over 65 and Spouse Under 65 and child(ren)  | \$2,108.07 | \$1,815.35 | \$1,668.99 | \$1,581.17 | \$1,522.63 |
| Retiree Over 65 and Spouse Over 65                  | \$1,224.65 | \$931.93   | \$785.57   | \$697.75   | \$639.21   |
| Retiree Over 65 and Spouse Over 65 and child(ren)   | \$1,994.15 | \$1,701.43 | \$1,555.07 | \$1,467.25 | \$1,408.71 |

**AETNA HMO**

|   |            |            |            |            |            |
|---|------------|------------|------------|------------|------------|
| Retiree Under 65                                    | \$713.98   | \$356.99   | \$178.50   | \$71.40    |            |
| Retiree Under 65 and child(ren)                     | \$1,391.02 | \$1,034.03 | \$855.54   | \$748.44   |            |
| Retiree Under 65 and Spouse Under 65                | \$1,565.29 | \$1,208.30 | \$1,029.81 | \$922.71   |            |
| Retiree Under 65 and Spouse Under 65 and child(ren) | \$2,238.51 | \$1,881.52 | \$1,703.03 | \$1,595.93 |            |
| Retiree Under 65 and Spouse Over 65                 | \$1,299.42 | \$942.43   | \$763.94   | \$656.84   |            |
| Retiree Under 65 and Spouse Over 65 and child(ren)  | \$1,976.49 | \$1,619.50 | \$1,441.01 | \$1,333.91 |            |
| Retiree Over 65                                     | \$585.44   | \$292.72   | \$146.36   | \$58.54    | \$-        |
| Retiree Over 65 and child(ren)                      | \$1,262.51 | \$969.79   | \$823.43   | \$735.61   | \$677.07   |
| Retiree Over 65 and Spouse Under 65                 | \$1,299.42 | \$1,006.70 | \$860.34   | \$772.52   | \$713.98   |
| Retiree Over 65 and Spouse Under 65 and child(ren)  | \$1,976.49 | \$1,683.77 | \$1,537.41 | \$1,449.59 | \$1,391.05 |
| Retiree Over 65 and Spouse Over 65                  | \$1,170.93 | \$878.21   | \$731.85   | \$644.03   | \$585.49   |
| Retiree Over 65 and Spouse Over 65 and child(ren)   | \$1,844.14 | \$1,551.42 | \$1,405.06 | \$1,317.24 | \$1,258.70 |

**AETNA PPO**

|   |            |            |            |            |            |
|---|------------|------------|------------|------------|------------|
| Retiree Under 65                                    | \$875.94   | \$518.95   | \$340.46   | \$233.36   |            |
| Retiree Under 65 and child(ren)                     | \$1,706.37 | \$1,349.38 | \$1,170.89 | \$1,063.79 |            |
| Retiree Under 65 and Spouse Under 65                | \$1,920.48 | \$1,563.49 | \$1,385.00 | \$1,277.90 |            |
| Retiree Under 65 and Spouse Under 65 and child(ren) | \$2,746.52 | \$2,389.53 | \$2,211.04 | \$2,103.94 |            |
| Retiree Under 65 and Spouse Over 65                 | \$1,624.29 | \$1,267.30 | \$1,088.81 | \$981.71   |            |
| Retiree Under 65 and Spouse Over 65 and child(ren)  | \$2,454.71 | \$2,097.72 | \$1,919.23 | \$1,812.13 |            |
| Retiree Over 65                                     | \$748.36   | \$455.64   | \$309.28   | \$221.46   | \$162.92   |
| Retiree Over 65 and child(ren)                      | \$1,578.77 | \$1,286.05 | \$1,139.69 | \$1,051.87 | \$993.33   |
| Retiree Over 65 and Spouse Under 65                 | \$1,624.29 | \$1,331.57 | \$1,185.21 | \$1,097.39 | \$1,038.85 |
| Retiree Over 65 and Spouse Under 65 and child(ren)  | \$2,454.71 | \$2,161.99 | \$2,015.63 | \$1,927.81 | \$1,869.27 |
| Retiree Over 65 and Spouse Over 65                  | \$1,496.70 | \$1,203.98 | \$1,057.62 | \$969.80   | \$911.26   |
| Retiree Over 65 and Spouse Over 65 and child(ren)   | \$2,322.75 | \$2,030.03 | \$1,883.67 | \$1,795.85 | \$1,737.31 |