

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

1.8% Increase to Carefirst Rates; 4.2% Increase to Aetna Rates

	Monthly Premium	10	11	12	13	14	15	16 - 19	20 and Over	Medicare Eligible Retirees with over 30 years
Consecutive Years of Service with Howard County Public Schools % of Board Contribution (Retiree Only)		50%	55%	60%	65%	70%	75%	80%	90%	100%

BLUE CHOICE

Retiree Under 65	\$747.33	\$373.67	\$336.30	\$298.93	\$261.57	\$224.20	\$186.83	\$149.47	\$74.73	
Retiree Under 65 and child(ren)	\$1,495.05	\$1,121.39	\$1,084.02	\$1,046.65	\$1,009.29	\$971.92	\$934.55	\$897.19	\$822.45	
Retiree Under 65 and Spouse Under 65	\$1,644.74	\$1,271.08	\$1,233.71	\$1,196.34	\$1,158.98	\$1,121.61	\$1,084.24	\$1,046.88	\$972.14	
Retiree Under 65 and Spouse Under 65 and child(ren)	\$2,414.24	\$2,040.58	\$2,003.21	\$1,965.84	\$1,928.48	\$1,891.11	\$1,853.74	\$1,816.38	\$1,741.64	
Retiree Under 65 and Spouse Over 65	\$1,359.66	\$986.00	\$948.63	\$911.26	\$873.90	\$836.53	\$799.16	\$761.80	\$687.06	
Retiree Under 65 and Spouse Over 65 and child(ren)	\$2,107.37	\$1,733.71	\$1,696.34	\$1,658.97	\$1,621.61	\$1,584.24	\$1,546.87	\$1,509.51	\$1,434.77	
Retiree Over 65	\$612.32	\$306.16	\$275.54	\$244.93	\$214.31	\$183.70	\$153.08	\$122.46	\$61.23	\$-
Retiree Over 65 and child(ren)	\$1,360.05	\$1,053.89	\$1,023.27	\$992.66	\$962.04	\$931.43	\$900.81	\$870.19	\$808.96	\$747.73
Retiree Over 65 and Spouse Under 65	\$1,359.66	\$1,053.50	\$1,022.88	\$992.27	\$961.65	\$931.04	\$900.42	\$869.80	\$808.57	\$747.34
Retiree Over 65 and Spouse Under 65 and child(ren)	\$2,108.07	\$1,801.91	\$1,771.29	\$1,740.68	\$1,710.06	\$1,679.45	\$1,648.83	\$1,618.21	\$1,556.98	\$1,495.75
Retiree Over 65 and Spouse Over 65	\$1,224.65	\$918.49	\$887.87	\$857.26	\$826.64	\$796.03	\$765.41	\$734.79	\$673.56	\$612.33
Retiree Over 65 and Spouse Over 65 and child(ren)	\$1,994.15	\$1,687.99	\$1,657.37	\$1,626.76	\$1,596.14	\$1,565.53	\$1,534.91	\$1,504.29	\$1,443.06	\$1,381.83

AETNA HMO

Retiree Under 65	\$713.98	\$356.99	\$321.29	\$285.59	\$249.89	\$214.19	\$178.50	\$142.80	\$71.40	
Retiree Under 65 and child(ren)	\$1,391.02	\$1,034.03	\$998.33	\$962.63	\$926.93	\$891.23	\$855.54	\$819.84	\$748.44	
Retiree Under 65 and Spouse Under 65	\$1,565.29	\$1,208.30	\$1,172.60	\$1,136.90	\$1,101.20	\$1,065.50	\$1,029.81	\$994.11	\$922.71	
Retiree Under 65 and Spouse Under 65 and child(ren)	\$2,238.51	\$1,881.52	\$1,845.82	\$1,810.12	\$1,774.42	\$1,738.72	\$1,703.03	\$1,667.33	\$1,595.93	
Retiree Under 65 and Spouse Over 65	\$1,299.42	\$942.43	\$906.73	\$871.03	\$835.33	\$799.63	\$763.94	\$728.24	\$656.84	
Retiree Under 65 and Spouse Over 65 and child(ren)	\$1,976.49	\$1,619.50	\$1,583.80	\$1,548.10	\$1,512.40	\$1,476.70	\$1,441.01	\$1,405.31	\$1,333.91	
Retiree Over 65	\$585.44	\$292.72	\$263.45	\$234.18	\$204.90	\$175.63	\$146.36	\$117.09	\$58.54	\$-
Retiree Over 65 and child(ren)	\$1,262.51	\$969.79	\$940.52	\$911.25	\$881.97	\$852.70	\$823.43	\$794.16	\$735.61	\$677.07
Retiree Over 65 and Spouse Under 65	\$1,299.42	\$1,006.70	\$977.43	\$948.16	\$918.88	\$889.61	\$860.34	\$831.07	\$772.52	\$713.98
Retiree Over 65 and Spouse Under 65 and child(ren)	\$1,976.49	\$1,683.77	\$1,654.50	\$1,625.23	\$1,595.95	\$1,566.68	\$1,537.41	\$1,508.14	\$1,449.59	\$1,391.05
Retiree Over 65 and Spouse Over 65	\$1,170.93	\$878.21	\$848.94	\$819.67	\$790.39	\$761.12	\$731.85	\$702.58	\$644.03	\$585.49
Retiree Over 65 and Spouse Over 65 and child(ren)	\$1,844.14	\$1,551.42	\$1,522.15	\$1,492.88	\$1,463.60	\$1,434.33	\$1,405.06	\$1,375.79	\$1,317.24	\$1,258.70

AETNA PPO

Retiree Under 65	\$875.94	\$437.97	\$394.17	\$350.38	\$306.58	\$262.78	\$218.99	\$175.19	\$87.59	
Retiree Under 65 and child(ren)	\$1,706.37	\$1,268.40	\$1,224.60	\$1,180.81	\$1,137.01	\$1,093.21	\$1,049.42	\$1,005.62	\$918.02	
Retiree Under 65 and Spouse Under 65	\$1,920.48	\$1,482.51	\$1,438.71	\$1,394.92	\$1,351.12	\$1,307.32	\$1,263.53	\$1,219.73	\$1,132.13	
Retiree Under 65 and Spouse Under 65 and child(ren)	\$2,746.52	\$2,308.55	\$2,264.75	\$2,220.96	\$2,177.16	\$2,133.36	\$2,089.57	\$2,045.77	\$1,958.17	
Retiree Under 65 and Spouse Over 65	\$1,624.29	\$1,186.32	\$1,142.52	\$1,098.73	\$1,054.93	\$1,011.13	\$967.34	\$923.54	\$835.94	
Retiree Under 65 and Spouse Over 65 and child(ren)	\$2,454.71	\$2,016.74	\$1,972.94	\$1,929.15	\$1,885.35	\$1,841.55	\$1,797.76	\$1,753.96	\$1,666.36	
Retiree Over 65	\$748.36	\$374.18	\$336.76	\$299.34	\$261.93	\$224.51	\$187.09	\$149.67	\$74.84	\$-
Retiree Over 65 and child(ren)	\$1,578.77	\$1,204.59	\$1,167.17	\$1,129.75	\$1,092.34	\$1,054.92	\$1,017.50	\$980.08	\$905.25	\$830.41
Retiree Over 65 and Spouse Under 65	\$1,624.29	\$1,250.11	\$1,212.69	\$1,175.27	\$1,137.86	\$1,100.44	\$1,063.02	\$1,025.60	\$950.77	\$875.93
Retiree Over 65 and Spouse Under 65 and child(ren)	\$2,454.71	\$2,080.53	\$2,043.11	\$2,005.69	\$1,968.28	\$1,930.86	\$1,893.44	\$1,856.02	\$1,781.19	\$1,706.35
Retiree Over 65 and Spouse Over 65	\$1,496.70	\$1,122.52	\$1,085.10	\$1,047.68	\$1,010.27	\$972.85	\$935.43	\$898.01	\$823.18	\$748.34
Retiree Over 65 and Spouse Over 65 and child(ren)	\$2,322.75	\$1,948.57	\$1,911.15	\$1,873.73	\$1,836.32	\$1,798.90	\$1,761.48	\$1,724.06	\$1,649.23	\$1,574.39