

**MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/22 - 12/31/22  
FOR RETIREES THAT RETIRED ON OR PRIOR TO 7/1/2010**

7% Increase in Rates

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

**BLUE CHOICE**

|  |            |            |            |            |            |            |            |            |            |            |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Retiree Under 65                                     | \$624.13   | \$312.07   | \$280.86   | \$249.65   | \$218.45   | \$187.24   | \$156.03   | \$124.83   | \$62.41    |            |
| Retiree Under 65 and 1 child                         | \$1,248.59 | \$936.53   | \$905.32   | \$874.12   | \$842.91   | \$811.70   | \$780.50   | \$749.29   | \$686.88   |            |
| Retiree Under 65 and 2+ children                     | \$1,248.59 | \$936.53   | \$905.32   | \$874.12   | \$842.91   | \$811.70   | \$780.50   | \$749.29   | \$686.88   |            |
| Retiree Under 65 and Spouse Under 65                 | \$1,373.61 | \$1,061.55 | \$1,030.34 | \$999.13   | \$967.93   | \$936.72   | \$905.51   | \$874.31   | \$811.89   |            |
| Retiree Under 65 and Spouse Under 65 and 1 child     | \$2,016.27 | \$1,704.20 | \$1,672.99 | \$1,641.79 | \$1,610.58 | \$1,579.37 | \$1,548.17 | \$1,516.96 | \$1,454.55 |            |
| Retiree Under 65 and Spouse Under 65 and 2+ children | \$2,016.27 | \$1,704.20 | \$1,672.99 | \$1,641.79 | \$1,610.58 | \$1,579.37 | \$1,548.17 | \$1,516.96 | \$1,454.55 |            |
| Retiree Under 65 and Spouse Over 65                  | \$1,135.52 | \$823.45   | \$792.24   | \$761.04   | \$729.83   | \$698.62   | \$667.42   | \$636.21   | \$573.80   |            |
| Retiree Under 65 and Spouse Over 65 and 1 child      | \$1,759.98 | \$1,447.91 | \$1,416.71 | \$1,385.50 | \$1,354.29 | \$1,323.09 | \$1,291.88 | \$1,260.67 | \$1,198.26 |            |
| Retiree Under 65 and Spouse Over 65 and 2+ children  | \$1,903.52 | \$1,591.45 | \$1,560.25 | \$1,529.04 | \$1,497.83 | \$1,466.63 | \$1,435.42 | \$1,404.21 | \$1,341.80 |            |
| Retiree Over 65                                      | \$511.39   | \$255.69   | \$230.12   | \$204.55   | \$178.98   | \$153.42   | \$127.85   | \$102.28   | \$51.14    |            |
| Retiree Over 65 and 1 child                          | \$1,135.85 | \$880.16   | \$854.59   | \$829.02   | \$803.45   | \$777.88   | \$752.31   | \$726.74   | \$675.60   | \$624.46   |
| Retiree Over 65 and 2+ children                      | \$1,135.85 | \$880.16   | \$854.59   | \$829.02   | \$803.45   | \$777.88   | \$752.31   | \$726.74   | \$675.60   | \$624.46   |
| Retiree Over 65 and Spouse Under 65                  | \$1,135.52 | \$879.82   | \$854.25   | \$828.69   | \$803.12   | \$777.55   | \$751.98   | \$726.41   | \$675.27   | \$624.13   |
| Retiree Over 65 and Spouse Under 65 and 1 child      | \$1,759.98 | \$1,504.29 | \$1,478.72 | \$1,453.15 | \$1,427.58 | \$1,402.01 | \$1,376.44 | \$1,350.87 | \$1,299.73 | \$1,248.59 |
| Retiree Over 65 and Spouse Under 65 and 2+ children  | \$1,903.52 | \$1,647.83 | \$1,622.26 | \$1,596.69 | \$1,571.12 | \$1,545.55 | \$1,519.98 | \$1,494.41 | \$1,443.27 | \$1,392.13 |
| Retiree Over 65 and Spouse Over 65                   | \$1,022.77 | \$767.08   | \$741.51   | \$715.94   | \$690.37   | \$664.80   | \$639.23   | \$613.66   | \$562.52   | \$511.39   |
| Retiree Over 65 and Spouse Over 65 and 1 child       | \$1,665.42 | \$1,409.73 | \$1,384.16 | \$1,358.59 | \$1,333.02 | \$1,307.45 | \$1,281.88 | \$1,256.31 | \$1,205.18 | \$1,154.04 |
| Retiree Over 65 and Spouse Over 65 and 2+ children   | \$1,665.42 | \$1,409.73 | \$1,384.16 | \$1,358.59 | \$1,333.02 | \$1,307.45 | \$1,281.88 | \$1,256.31 | \$1,205.18 | \$1,154.04 |

**AETNA HMO**

|  |            |            |            |            |            |            |            |            |            |            |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Retiree Under 65                                     | \$597.69   | \$298.85   | \$268.96   | \$239.08   | \$209.19   | \$179.31   | \$149.42   | \$119.54   | \$59.77    |            |
| Retiree Under 65 and 1 child                         | \$1,164.48 | \$865.64   | \$835.75   | \$805.87   | \$775.98   | \$746.10   | \$716.21   | \$686.33   | \$626.56   |            |
| Retiree Under 65 and 2+ children                     | \$1,164.48 | \$865.64   | \$835.75   | \$805.87   | \$775.98   | \$746.10   | \$716.21   | \$686.33   | \$626.56   |            |
| Retiree Under 65 and Spouse Under 65                 | \$1,310.36 | \$1,011.52 | \$981.63   | \$951.75   | \$921.87   | \$891.98   | \$862.10   | \$832.21   | \$772.44   |            |
| Retiree Under 65 and Spouse Under 65 and 1 child     | \$1,873.96 | \$1,575.11 | \$1,545.22 | \$1,515.34 | \$1,485.46 | \$1,455.57 | \$1,425.69 | \$1,395.80 | \$1,336.03 |            |
| Retiree Under 65 and Spouse Under 65 and 2+ children | \$1,873.96 | \$1,575.11 | \$1,545.22 | \$1,515.34 | \$1,485.46 | \$1,455.57 | \$1,425.69 | \$1,395.80 | \$1,336.03 |            |
| Retiree Under 65 and Spouse Over 65                  | \$1,087.80 | \$788.96   | \$759.07   | \$729.19   | \$699.31   | \$669.42   | \$639.54   | \$609.65   | \$549.88   |            |
| Retiree Under 65 and Spouse Over 65 and 1 child      | \$1,654.59 | \$1,355.75 | \$1,325.86 | \$1,295.98 | \$1,266.10 | \$1,236.21 | \$1,206.33 | \$1,176.44 | \$1,116.67 |            |
| Retiree Under 65 and Spouse Over 65 and 2+ children  | \$1,654.59 | \$1,355.75 | \$1,325.86 | \$1,295.98 | \$1,266.10 | \$1,236.21 | \$1,206.33 | \$1,176.44 | \$1,116.67 |            |
| Retiree Over 65                                      | \$490.11   | \$245.06   | \$220.55   | \$196.05   | \$171.54   | \$147.03   | \$122.53   | \$98.02    | \$49.01    |            |
| Retiree Over 65 and 1 child                          | \$1,056.90 | \$811.85   | \$787.34   | \$762.84   | \$738.33   | \$713.82   | \$689.32   | \$664.81   | \$615.80   | \$566.79   |
| Retiree Over 65 and 2+ children                      | \$1,056.90 | \$811.85   | \$787.34   | \$762.84   | \$738.33   | \$713.82   | \$689.32   | \$664.81   | \$615.80   | \$566.79   |
| Retiree Over 65 and Spouse Under 65                  | \$1,087.80 | \$842.75   | \$818.24   | \$793.74   | \$769.23   | \$744.73   | \$720.22   | \$695.71   | \$646.70   | \$597.69   |
| Retiree Over 65 and Spouse Under 65 and 1 child      | \$1,654.59 | \$1,409.54 | \$1,385.03 | \$1,360.53 | \$1,336.02 | \$1,311.52 | \$1,287.01 | \$1,262.50 | \$1,213.49 | \$1,164.48 |
| Retiree Over 65 and Spouse Under 65 and 2+ children  | \$1,654.59 | \$1,409.54 | \$1,385.03 | \$1,360.53 | \$1,336.02 | \$1,311.52 | \$1,287.01 | \$1,262.50 | \$1,213.49 | \$1,164.48 |
| Retiree Over 65 and Spouse Over 65                   | \$980.23   | \$735.17   | \$710.66   | \$686.16   | \$661.65   | \$637.15   | \$612.64   | \$588.14   | \$539.12   | \$490.11   |
| Retiree Over 65 and Spouse Over 65 and 1 child       | \$1,543.82 | \$1,298.76 | \$1,274.25 | \$1,249.75 | \$1,225.24 | \$1,200.74 | \$1,176.23 | \$1,151.73 | \$1,102.72 | \$1,053.70 |
| Retiree Over 65 and Spouse Over 65 and 2+ children   | \$1,543.82 | \$1,298.76 | \$1,274.25 | \$1,249.75 | \$1,225.24 | \$1,200.74 | \$1,176.23 | \$1,151.73 | \$1,102.72 | \$1,053.70 |

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|--|-----------------|-----|-----|-----|-----|-----|-----|---------|-------------|---|
| Consecutive Years of Service with Howard County Public Schools |                 | 10  | 11  | 12  | 13  | 14  | 15  | 16 - 19 |             |   |
| % of Board Contribution (Retiree Only)                         |                 | 50% | 55% | 60% | 65% | 70% | 75% | 80%     | 90%         | 100%  |

**AETNA PPO**

|  |            |            |            |            |            |            |            |            |            |            |
|--|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Retiree Under 65                                     | \$733.29   | \$366.65   | \$329.98   | \$293.32   | \$256.65   | \$219.99   | \$183.32   | \$146.66   | \$73.33    |            |
| Retiree Under 65 and 1 child                         | \$1,428.47 | \$1,061.83 | \$1,025.16 | \$988.50   | \$951.83   | \$915.17   | \$878.50   | \$841.84   | \$768.51   |            |
| Retiree Under 65 and 2+ children                     | \$1,428.47 | \$1,061.83 | \$1,025.16 | \$988.50   | \$951.83   | \$915.17   | \$878.50   | \$841.84   | \$768.51   |            |
| Retiree Under 65 and Spouse Under 65                 | \$1,607.71 | \$1,241.06 | \$1,204.40 | \$1,167.73 | \$1,131.07 | \$1,094.40 | \$1,057.74 | \$1,021.07 | \$947.74   |            |
| Retiree Under 65 and Spouse Under 65 and 1 child     | \$2,299.23 | \$1,932.58 | \$1,895.92 | \$1,859.25 | \$1,822.59 | \$1,785.92 | \$1,749.26 | \$1,712.59 | \$1,639.26 |            |
| Retiree Under 65 and Spouse Under 65 and 2+ children | \$2,299.23 | \$1,932.58 | \$1,895.92 | \$1,859.25 | \$1,822.59 | \$1,785.92 | \$1,749.26 | \$1,712.59 | \$1,639.26 |            |
| Retiree Under 65 and Spouse Over 65                  | \$1,359.77 | \$993.12   | \$956.46   | \$919.79   | \$883.13   | \$846.46   | \$809.80   | \$773.13   | \$699.80   |            |
| Retiree Under 65 and Spouse Over 65 and 1 child      | \$2,054.95 | \$1,688.30 | \$1,651.63 | \$1,614.97 | \$1,578.31 | \$1,541.64 | \$1,504.98 | \$1,468.31 | \$1,394.98 |            |
| Retiree Under 65 and Spouse Over 65 and 2+ children  | \$2,054.95 | \$1,688.30 | \$1,651.63 | \$1,614.97 | \$1,578.31 | \$1,541.64 | \$1,504.98 | \$1,468.31 | \$1,394.98 |            |
| Retiree Over 65                                      | \$626.47   | \$313.24   | \$281.91   | \$250.59   | \$219.27   | \$187.94   | \$156.62   | \$125.29   | \$62.65    | \$-        |
| Retiree Over 65 and 1 child                          | \$1,321.65 | \$1,008.42 | \$977.09   | \$945.77   | \$914.45   | \$883.12   | \$851.80   | \$820.47   | \$757.83   | \$695.18   |
| Retiree Over 65 and 2+ children                      | \$1,321.65 | \$1,008.42 | \$977.09   | \$945.77   | \$914.45   | \$883.12   | \$851.80   | \$820.47   | \$757.83   | \$695.18   |
| Retiree Over 65 and Spouse Under 65                  | \$1,359.77 | \$1,046.53 | \$1,015.21 | \$983.88   | \$952.56   | \$921.23   | \$889.91   | \$858.59   | \$795.94   | \$733.29   |
| Retiree Over 65 and Spouse Under 65 and 1 child      | \$2,054.95 | \$1,741.71 | \$1,710.38 | \$1,679.06 | \$1,647.74 | \$1,616.41 | \$1,585.09 | \$1,553.77 | \$1,491.12 | \$1,428.47 |
| Retiree Over 65 and Spouse Under 65 and 2+ children  | \$2,054.95 | \$1,741.71 | \$1,710.38 | \$1,679.06 | \$1,647.74 | \$1,616.41 | \$1,585.09 | \$1,553.77 | \$1,491.12 | \$1,428.47 |
| Retiree Over 65 and Spouse Over 65                   | \$1,252.95 | \$939.71   | \$908.39   | \$877.06   | \$845.74   | \$814.42   | \$783.09   | \$751.77   | \$689.12   | \$626.47   |
| Retiree Over 65 and Spouse Over 65 and 1 child       | \$1,944.47 | \$1,631.23 | \$1,599.91 | \$1,568.58 | \$1,537.26 | \$1,505.94 | \$1,474.61 | \$1,443.29 | \$1,380.64 | \$1,317.99 |
| Retiree Over 65 and Spouse Over 65 and 2+ children   | \$1,944.47 | \$1,631.23 | \$1,599.91 | \$1,568.58 | \$1,537.26 | \$1,505.94 | \$1,474.61 | \$1,443.29 | \$1,380.64 | \$1,317.99 |