MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/20 - 12/31/20 FOR RETIREES THAT RETIRED ON OR PRIOR TO 7/1/2010

| 7.80% | Increase | for all | nlan | coverages |
|-------|----------|---------|------|-----------|
| 7.00% | mcrease | ioi ali | Dian | coverages |

| | T T | 7.80% Inc | rease for all plai | 1 coverages | | | | 1 | | Medicare |
|--|----------|-----------|--------------------|-------------|----------|----------|----------|----------|----------|---------------|
| | | | | | | | | | | Eligible |
| | Monthly | | | | | | | | 20 and | Retirees with |
| Consecutive Years of Service with Howard County Public Schools | Premium | 10 | 11 | 12 | 13 | 14 | 15 | 16 - 19 | Over | over 30 years |
| % of Board Contribution (Retiree Only) | | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 90% | 100% |
| BLUE CHOICE | | | | | | | | | | |
| Retiree Under 65 | 562.76 | 281.38 | 253.24 | 225.10 | 196.97 | 168.83 | 140.69 | 112.55 | 56.28 | |
| Retiree Under 65 and 1 child | 1,125.82 | 844.44 | 816.30 | 788.16 | 760.03 | 731.89 | 703.75 | 675.61 | 619.34 | |
| Retiree Under 65 and 2+ children | 1,125.82 | 844.44 | 816.30 | 788.16 | 760.03 | 731.89 | 703.75 | 675.61 | 619.34 | |
| Retiree Under 65 and Spouse Under 65 | 1,238.54 | 957.16 | 929.02 | 900.88 | 872.75 | 844.61 | 816.47 | 788.33 | 732.06 | |
| Retiree Under 65 and Spouse Under 65 and 1 child | 1,818.00 | 1,536.62 | 1,508.48 | 1,480.34 | 1,452.21 | 1,424.07 | 1,395.93 | 1,367.79 | 1,311.52 | |
| Retiree Under 65 and Spouse Under 65 and 2+ children | 1,818.00 | 1,536.62 | 1,508.48 | 1,480.34 | 1,452.21 | 1,424.07 | 1,395.93 | 1,367.79 | 1,311.52 | |
| Retiree Under 65 and Spouse Over 65 | 1,023.86 | 742.48 | 714.34 | 686.20 | 658.07 | 629.93 | 601.79 | 573.65 | 517.38 | |
| Retiree Under 65 and Spouse Over 65 and 1 child | 1,586.92 | 1,305.54 | 1,277.40 | 1,249.26 | 1,221.13 | 1,192.99 | 1,164.85 | 1,136.71 | 1,080.44 | |
| Retiree Under 65 and Spouse Over 65 and 2+ children | 1,716.34 | 1,434.96 | 1,406.82 | 1,378.68 | 1,350.55 | 1,322.41 | 1,294.27 | 1,266.13 | 1,209.86 | |
| Retiree Over 65 | 461.10 | 230.55 | 207.50 | 184.44 | 161.39 | 138.33 | 115.28 | 92.22 | 46.11 | 0.00 |
| Retiree Over 65 and 1 child | 1,024.16 | 793.61 | 770.56 | 747.50 | 724.45 | 701.39 | 678.34 | 655.28 | 609.17 | |
| Retiree Over 65 and 2+ children | 1,024.16 | 793.61 | 770.56 | 747.50 | 724.45 | 701.39 | 678.34 | 655.28 | 609.17 | |
| Retiree Over 65 and Spouse Under 65 | 1,023.86 | 793.31 | 770.26 | 747.20 | 724.15 | 701.09 | 678.04 | 654.98 | 608.87 | |
| Retiree Over 65 and Spouse Under 65 and 1 child | 1,586.92 | 1,356.37 | 1,333.32 | 1,310.26 | 1,287.21 | 1,264.15 | 1,241.10 | 1,218.04 | 1,171.93 | |
| Retiree Over 65 and Spouse Under 65 and 2+ children | 1,716.34 | 1,485.79 | 1,462,74 | 1,439.68 | 1,416.63 | 1,393.57 | 1.370.52 | 1,347.46 | 1.301.35 | - |
| Retiree Over 65 and Spouse Over 65 | 922.20 | 691.65 | 668.60 | 645.54 | 622.49 | 599.43 | 576.38 | 553.32 | 507.21 | |
| Retiree Over 65 and Spouse Over 65 and 1 child | 1,501.66 | 1,271.11 | 1,248.06 | 1,225.00 | 1,201.95 | 1,178.89 | 1,155.84 | 1,132.78 | 1,086.67 | |
| Retiree Over 65 and Spouse Over 65 and 2+ children | 1,501.66 | 1,271.11 | 1,248.06 | 1,225.00 | 1,201.95 | 1,178.89 | 1,155.84 | 1,132.78 | 1,086.67 | |
| <u> </u> | | • | | | | • | | | | |
| AETNA HMO | | | | | | | | | | |
| Retiree Under 65 | 538.92 | 269.46 | 242.51 | 215.57 | 188.62 | 161.68 | 134.73 | 107.78 | 53.89 | |
| Retiree Under 65 and 1 child | 1,049.98 | 780.52 | 753.57 | 726.63 | 699.68 | 672.74 | 645.79 | 618.84 | 564.95 | |
| Retiree Under 65 and 2+ children | 1,049.98 | 780.52 | 753.57 | 726.63 | 699.68 | 672.74 | 645.79 | 618.84 | 564.95 | |
| Retiree Under 65 and Spouse Under 65 | 1,181.51 | 912.05 | 885.10 | 858.16 | 831.21 | 804.27 | 777.32 | 750.37 | 696.48 | |
| Retiree Under 65 and Spouse Under 65 and 1 child | 1,689.69 | 1,420.23 | 1,393.28 | 1,366.34 | 1,339.39 | 1,312.45 | 1,285.50 | 1,258.55 | 1,204.66 | |
| Retiree Under 65 and Spouse Under 65 and 2+ children | 1,689.69 | 1,420.23 | 1,393.28 | 1,366.34 | 1,339.39 | 1,312.45 | 1,285.50 | 1,258.55 | 1,204.66 | |
| Retiree Under 65 and Spouse Over 65 | 980.84 | 711.38 | 684.43 | 657.49 | 630.54 | 603.60 | 576.65 | 549.70 | 495.81 | |
| Retiree Under 65 and Spouse Over 65 and 1 child | 1,491.90 | 1,222.44 | 1,195.49 | 1,168.55 | 1,141.60 | 1,114.66 | 1,087.71 | 1,060.76 | 1,006.87 | |
| Retiree Under 65 and Spouse Over 65 and 2+ children | 1,491.90 | 1,222.44 | 1,195.49 | 1,168.55 | 1,141.60 | 1,114.66 | 1,087.71 | 1,060.76 | 1,006.87 | |
| Retiree Over 65 | 441.92 | 220.96 | 198.86 | 176.77 | 154.67 | 132.58 | 110.48 | 88.38 | 44.19 | 0.00 |
| Retiree Over 65 and 1 child | 952.98 | 732.02 | 709.92 | 687.83 | 665.73 | 643.64 | 621.54 | 599.44 | 555.25 | 511.06 |
| Retiree Over 65 and 2+ children | 952.98 | 732.02 | 709.92 | 687.83 | 665.73 | 643.64 | 621.54 | 599.44 | 555.25 | |
| Retiree Over 65 and Spouse Under 65 | 980.84 | 759.88 | 737.78 | 715.69 | 693.59 | 671.50 | 649.40 | 627.30 | 583.11 | 538.92 |
| Retiree Over 65 and Spouse Under 65 and 1 child | 1,491.90 | 1,270.94 | 1,248.84 | 1,226.75 | 1,204.65 | 1,182.56 | 1,160.46 | 1,138.36 | 1,094.17 | 1,049.98 |
| Retiree Over 65 and Spouse Under 65 and 2+ children | 1,491.90 | 1,270.94 | 1,248.84 | 1,226.75 | 1,204.65 | 1,182.56 | 1,160.46 | 1,138.36 | 1,094.17 | |
| Retiree Over 65 and Spouse Over 65 | 883.84 | 662.88 | 640.78 | 618.69 | 596.59 | 574.50 | 552.40 | 530.30 | 486.11 | 441.92 |
| Retiree Over 65 and Spouse Over 65 and 1 child | 1,392.02 | 1,171.06 | 1,148.96 | 1,126.87 | 1,104.77 | 1,082.68 | 1,060.58 | 1,038.48 | 994.29 | 950.10 |
| Retiree Over 65 and Spouse Over 65 and 2+ children | 1,392.02 | 1,171.06 | 1,148.96 | 1,126.87 | 1,104.77 | 1,082.68 | 1,060.58 | 1,038.48 | 994.29 | |

MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/20 - 12/31/20 FOR RETIREES THAT RETIRED ON OR PRIOR TO 7/1/2010

7.80% Increase for all plan coverages

| 7.80% increase for an plan coverages | | | | | | | | | | |
|--|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|----------|-----------------------|--|
| Consecutive Years of Service with Howard County Public Schools | Monthly Premium | 10 50% | 11 55% | 12 60% | 13 65% | 14 70% | 15 75% | 16 - 19 | 20 and Over 90% | Medicare Eligible Retirees with over 30 years |
| % of Board Contribution (Retiree Only) | | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 90% | 100% |
| AETNA PPO | | | | | | | | | | |
| Retiree Under 65 | 661.19 | 330.60 | 297.54 | 264.48 | 231.42 | 198.36 | 165.30 | 132.24 | 66.12 | |
| Retiree Under 65 and 1 child | 1,288.01 | 957.42 | 924.36 | 891.30 | 858.24 | 825.18 | 792.12 | 759.06 | 692.94 | |
| Retiree Under 65 and 2+ children | 1,288.01 | 957.42 | 924.36 | 891.30 | 858.24 | 825.18 | 792.12 | 759.06 | 692.94 | |
| Retiree Under 65 and Spouse Under 65 | 1,449.62 | 1,119.03 | 1,085.97 | 1,052.91 | 1,019.85 | 986.79 | 953.73 | 920.67 | 854.55 | |
| Retiree Under 65 and Spouse Under 65 and 1 child | 2,073.14 | 1,742.55 | 1,709.49 | 1,676.43 | 1,643.37 | 1,610.31 | 1,577.25 | 1,544.19 | 1,478.07 | |
| Retiree Under 65 and Spouse Under 65 and 2+ children | 2,073.14 | 1,742.55 | 1,709.49 | 1,676.43 | 1,643.37 | 1,610.31 | 1,577.25 | 1,544.19 | 1,478.07 | |
| Retiree Under 65 and Spouse Over 65 | 1,226.06 | 895.47 | 862.41 | 829.35 | 796.29 | 763.23 | 730.17 | 697.11 | 630.99 | |
| Retiree Under 65 and Spouse Over 65 and 1 child | 1,852.88 | 1,522.29 | 1,489.23 | 1,456.17 | 1,423.11 | 1,390.05 | 1,356.99 | 1,323.93 | 1,257.81 | |
| Retiree Under 65 and Spouse Over 65 and 2+ children | 1,852.88 | 1,522.29 | 1,489.23 | 1,456.17 | 1,423.11 | 1,390.05 | 1,356.99 | 1,323.93 | 1,257.81 | |
| Retiree Over 65 | 564.87 | 282.44 | 254.19 | 225.95 | 197.70 | 169.46 | 141.22 | 112.97 | 56.49 | 0.00 |
| Retiree Over 65 and 1 child | 1,191.69 | 909.26 | 881.01 | 852.77 | 824.52 | 796.28 | 768.04 | 739.79 | 683.31 | 626.82 |
| Retiree Over 65 and 2+ children | 1,191.69 | 909.26 | 881.01 | 852.77 | 824.52 | 796.28 | 768.04 | 739.79 | 683.31 | 626.82 |
| Retiree Over 65 and Spouse Under 65 | 1,226.06 | 943.63 | 915.38 | 887.14 | 858.89 | 830.65 | 802.41 | 774.16 | 717.68 | 661.19 |
| Retiree Over 65 and Spouse Under 65 and 1 child | 1,852.88 | 1,570.45 | 1,542.20 | 1,513.96 | 1,485.71 | 1,457.47 | 1,429.23 | 1,400.98 | 1,344.50 | 1,288.01 |
| Retiree Over 65 and Spouse Under 65 and 2+ children | 1,852.88 | 1,570.45 | 1,542.20 | 1,513.96 | 1,485.71 | 1,457.47 | 1,429.23 | 1,400.98 | 1,344.50 | 1,288.01 |
| Retiree Over 65 and Spouse Over 65 | 1,129.74 | 847.31 | 819.06 | 790.82 | 762.57 | 734.33 | 706.09 | 677.84 | 621.36 | 564.87 |
| Retiree Over 65 and Spouse Over 65 and 1 child | 1,753.26 | 1,470.83 | 1,442.58 | 1,414.34 | 1,386.09 | 1,357.85 | 1,329.61 | 1,301.36 | 1,244.88 | 1,188.39 |

1,442.58

1,414.34

1,386.09

1,357.85

1,329.61

1,301.36

1,244.88

1,188.39

1,753.26

1,470.83

Retiree Over 65 and Spouse Over 65 and 2+ children