

**MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/2016 - 12/31/2016
FOR RETIREES THAT RETIRED ON OR AFTER 7/2/2010**

Retiree Eligibility:

Employees with at least 15 yrs of consecutive service with HCPSS, are retiring with the Maryland State Retirement and Pension System, and enrolled in medical, dental and/or vision plans at least one year prior to retirement, and grandfathered retirees,

Employees who do not meet these eligibility requirements above will not be eligible for retiree health benefits through HCPSS, however they may elect to continue their health benefits under COBRA.

See Retiree Health Benefits - Eligibility Criteria for additional information.

| | Monthly Premium Cost | 15 - 19 | 20 - 24 | 25 years and over | Grandfathered Medicare Eligible Retirees with 30 years and over |
|---|----------------------------|------------|------------|----------------------|---|
| Consecutive Years of Service with Howard County Public Schools | | | | | |
| % of Board Contribution (Retiree Only) | | 50% | 75% | 90% | 100% |

| BLUE CHOICE | | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|--|
| | | | | | | |
| Retiree Under 65 | \$ 476.23 | \$ 240.98 | \$ 123.36 | \$ 52.78 | | |
| Retiree Under 65 and 1 child | \$ 930.14 | \$ 694.89 | \$ 577.27 | \$ 506.70 | | |
| Retiree Under 65 and 2+ children | \$ 1,502.02 | \$ 1,266.77 | \$ 1,149.15 | \$ 1,078.58 | | |
| Retiree Under 65 and Spouse Under 65 | \$ 1,048.10 | \$ 812.85 | \$ 695.23 | \$ 624.65 | | |
| Retiree Under 65 and Spouse Under 65 and 1 child | \$ 1,502.02 | \$ 1,266.77 | \$ 1,149.15 | \$ 1,078.58 | | |
| Retiree Under 65 and Spouse Under 65 and 2+ children | \$ 1,502.02 | \$ 1,266.77 | \$ 1,149.15 | \$ 1,078.58 | | |
| Retiree Under 65 and Spouse Over 65 | \$ 866.42 | \$ 631.18 | \$ 513.55 | \$ 442.98 | | |
| Retiree Under 65 and Spouse Over 65 and 1 child | \$ 1,320.34 | \$ 1,085.09 | \$ 967.47 | \$ 896.89 | | |
| Retiree Under 65 and Spouse Over 65 and 2+ children | \$ 1,415.99 | \$ 1,180.74 | \$ 1,063.12 | \$ 992.55 | | |
| Retiree Over 65 | \$ 390.20 | \$ 197.29 | \$ 100.84 | \$ 42.97 | \$ 4.39 | |
| Retiree Over 65 and 1 child | \$ 844.11 | \$ 651.21 | \$ 554.75 | \$ 496.88 | \$ 458.30 | |
| Retiree Over 65 and 2+ children | \$ 1,415.99 | \$ 1,223.09 | \$ 1,126.63 | \$ 1,068.76 | \$ 1,030.18 | |
| Retiree Over 65 and Spouse Under 65 | \$ 866.42 | \$ 673.52 | \$ 577.07 | \$ 519.20 | \$ 480.61 | |
| Retiree Over 65 and Spouse Under 65 and 1 child | \$ 1,320.34 | \$ 1,127.43 | \$ 1,030.98 | \$ 973.11 | \$ 934.53 | |
| Retiree Over 65 and Spouse Under 65 and 2+ children | \$ 1,415.99 | \$ 1,223.09 | \$ 1,126.63 | \$ 1,068.76 | \$ 1,030.18 | |
| Retiree Over 65 and Spouse Over 65 | \$ 780.39 | \$ 587.49 | \$ 491.04 | \$ 433.17 | \$ 394.59 | |
| Retiree Over 65 and Spouse Over 65 and 1 child | \$ 1,234.32 | \$ 1,041.41 | \$ 944.96 | \$ 887.09 | \$ 848.51 | |
| Retiree Over 65 and Spouse Over 65 and 2+ children | \$ 1,234.32 | \$ 1,041.41 | \$ 944.96 | \$ 887.09 | \$ 848.51 | |

