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	45 40	20.24	25 years and	Grandfathered Medicare Eligible Retirees with 30 years
Consecutive Years of Service with Howard County Public Schools	Cost	15 - 19	20 - 24	over	and over
% of Board Contribution (Retiree Only)		50%	75%	90%	100%

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	\$
Retiree Over 65 and 1 child	\$ 844.11	\$	651.21	\$	554.75	\$	496.88	\$
Retiree Over 65 and 2+ children	\$ 1,415.99	\$	1,223.09	\$	1,126.63	\$	1,068.76	\$ 1,
Retiree Over 65 and Spouse Under 65	\$ 866.42	\$	673.52	\$	577.07	\$	519.20	\$
Retiree Over 65 and Spouse Under 65 and 1 child	\$ 1,320.34	\$	1,127.43	\$	1,030.98	\$	973.11	\$
Retiree Over 65 and Spouse Under 65 and 2+ children	\$ 1,415.99	\$	1,223.09	\$	1,126.63	\$	1,068.76	\$ 1,
Retiree Over 65 and Spouse Over 65	\$ 780.39	\$	587.49	\$	491.04	\$	433.17	\$
Retiree Over 65 and Spouse Over 65 and 1 child	\$ 1,234.32	\$	1,041.41	\$	944.96	\$	887.09	\$
Retiree Over 65 and Spouse Over 65 and 2+ children	\$ 1,234.32	Ś	1,041.41	Ś	944.96	Ś	887.09	\$

Retiree Under 65	\$ 470.49	\$ 235.25	\$ 117.62	\$ 47.05	
Retiree Under 65 and 1 child	\$ 916.67	\$ 681.42	\$ 563.80	\$ 493.22	
Retiree Under 65 and 2+ children	\$ 916.67	\$ 681.42	\$ 563.80	\$ 493.22	
Retiree Under 65 and Spouse Under 65	\$ 1,031.49	\$ 796.24	\$ 678.62	\$ 608.04	
Retiree Under 65 and Spouse Under 65 and 1 child	\$ 1,475.14	\$ 1,239.89	\$ 1,122.27	\$ 1,051.70	
Retiree Under 65 and Spouse Under 65 and 2+ children	\$ 1,475.14	\$ 1,239.89	\$ 1,122.27	\$ 1,051.70	
Retiree Under 65 and Spouse Over 65	\$ 856.30	\$ 621.05	\$ 503.43	\$ 432.86	
Retiree Under 65 and Spouse Over 65 and 1 child	\$ 1,302.48	\$ 1,067.23	\$ 949.61	\$ 879.03	
Retiree Under 65 and Spouse Over 65 and 2+ children	\$ 1,302.48	\$ 1,067.23	\$ 949.61	\$ 879.03	
Retiree Over 65	\$ 385.81	\$ 192.90	\$ 96.45	\$ 38.58	\$ -
Retiree Over 65 and 1 child	\$ 831.98	\$ 639.08	\$ 542.63	\$ 484.76	\$ 446.18
Retiree Over 65 and 2+ children	\$ 831.98	\$ 639.08	\$ 542.63	\$ 484.76	\$ 446.18
Retiree Over 65 and Spouse Under 65	\$ 856.30	\$ 663.40	\$ 566.94	\$ 509.07	\$ 470.49
Retiree Over 65 and Spouse Under 65 and 1 child	\$ 1,302.48	\$ 1,109.57	\$ 1,013.12	\$ 955.25	\$ 916.67
Retiree Over 65 and Spouse Under 65 and 2+ children	\$ 1,302.48	\$ 1,109.57	\$ 1,013.12	\$ 955.25	\$ 916.67
Retiree Over 65 and Spouse Over 65	\$ 771.62	\$ 578.71	\$ 482.26	\$ 424.39	\$ 385.81
Retiree Over 65 and Spouse Over 65 and 1 child	\$ 1,215.27	\$ 1,022.36	\$ 925.91	\$ 868.04	\$ 829.46
Retiree Over 65 and Spouse Over 65 and 2+ children	\$ 1,215.27	\$ 1,022.36	\$ 925.91	\$ 868.04	\$ 829.46

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Retiree Under 65	\$ 591.88	\$ 356.64	\$ 239.01	\$ 168.44	
Retiree Under 65 and 1 child	\$ 1,152.97	\$ 917.73	\$ 800.10	\$ 729.53	
Retiree Under 65 and 2+ children	\$ 1,152.97	\$ 917.73	\$ 800.10	\$ 729.53	
Retiree Under 65 and Spouse Under 65	\$ 1,297.65	\$ 1,062.41	\$ 944.78	\$ 874.21	
Retiree Under 65 and Spouse Under 65 and 1 child	\$ 1,855.80	\$ 1,620.55	\$ 1,502.93	\$ 1,432.35	
Retiree Under 65 and Spouse Under 65 and 2+ children	\$ 1,855.80	\$ 1,620.55	\$ 1,502.93	\$ 1,432.35	
Retiree Under 65 and Spouse Over 65	\$ 1,097.53	\$ 862.29	\$ 744.67	\$ 674.09	
Retiree Under 65 and Spouse Over 65 and 1 child	\$ 1,658.62	\$ 1,423.38	\$ 1,305.76	\$ 1,235.18	
Retiree Under 65 and Spouse Over 65 and 2+ children	\$ 1,658.62	\$ 1,423.38	\$ 1,305.76	\$ 1,235.18	
Retiree Over 65	\$ 505.65	\$ 312.75	\$ 216.30	\$ 158.42	\$
Retiree Over 65 and 1 child	\$ 1,066.74	\$ 873.84	\$ 777.39	\$ 719.51	\$
Retiree Over 65 and 2+ children	\$ 1,066.74	\$ 873.84	\$ 777.39	\$ 719.51	\$
Retiree Over 65 and Spouse Under 65	\$ 1,097.53	\$ 904.63	\$ 808.18	\$ 750.31	\$
Retiree Over 65 and Spouse Under 65 and 1 child	\$ 1,658.62	\$ 1,465.72	\$ 1,369.27	\$ 1,311.40	\$
Retiree Over 65 and Spouse Under 65 and 2+ children	\$ 1,658.62	\$ 1,465.72	\$ 1,369.27	\$ 1,311.40	\$
Retiree Over 65 and Spouse Over 65	\$ 1,011.30	\$ 818.40	\$ 721.95	\$ 664.08	\$
Retiree Over 65 and Spouse Over 65 and 1 child	\$ 1,569.45	\$ 1,376.54	\$ 1,280.09	\$ 1,222.22	\$
Retiree Over 65 and Spouse Over 65 and 2+ children	\$ 1,569.45	\$ 1,376.54	\$ 1,280.09	\$ 1,222.22	\$