

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

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

BLUE CHOICE

Retiree Under 65	476.23	238.11	214.30	190.49	166.68	142.87	119.06	95.25	47.62	
Retiree Under 65 and 1 child	930.14	692.03	668.21	644.40	620.59	596.78	572.97	549.16	501.54	
Retiree Under 65 and 2+ children	1,502.02	1,263.91	1,240.10	1,216.28	1,192.47	1,168.66	1,144.85	1,121.04	1,073.42	
Retiree Under 65 and Spouse Under 65	1,048.10	809.98	786.17	762.36	738.55	714.74	690.93	667.12	619.49	
Retiree Under 65 and Spouse Under 65 and 1 child	1,502.02	1,263.91	1,240.10	1,216.28	1,192.47	1,168.66	1,144.85	1,121.04	1,073.42	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,502.02	1,263.91	1,240.10	1,216.28	1,192.47	1,168.66	1,144.85	1,121.04	1,073.42	
Retiree Under 65 and Spouse Over 65	866.42	628.31	604.50	580.69	556.88	533.06	509.25	485.44	437.82	
Retiree Under 65 and Spouse Over 65 and 1 child	1,320.34	1,082.22	1,058.41	1,034.60	1,010.79	986.98	963.17	939.36	891.73	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,415.99	1,177.88	1,154.07	1,130.25	1,106.44	1,082.63	1,058.82	1,035.01	987.39	
Retiree Over 65	390.20	195.10	175.59	156.08	136.57	117.06	97.55	78.04	39.02	0.00
Retiree Over 65 and 1 child	844.11	649.01	629.50	609.99	590.48	570.97	551.46	531.95	492.93	453.91
Retiree Over 65 and 2+ children	1,415.99	1,220.89	1,201.38	1,181.87	1,162.36	1,142.85	1,123.34	1,103.83	1,064.81	1,025.79
Retiree Over 65 and Spouse Under 65	866.42	671.32	651.81	632.30	612.80	593.29	573.78	554.27	515.25	476.23
Retiree Over 65 and Spouse Under 65 and 1 child	1,320.34	1,125.24	1,105.73	1,086.22	1,066.71	1,047.20	1,027.69	1,008.18	969.16	930.14
Retiree Over 65 and Spouse Under 65 and 2+ children	1,415.99	1,220.89	1,201.38	1,181.87	1,162.36	1,142.85	1,123.34	1,103.83	1,064.81	1,025.79
Retiree Over 65 and Spouse Over 65	780.39	585.29	565.79	546.28	526.77	507.26	487.75	468.24	429.22	390.20
Retiree Over 65 and Spouse Over 65 and 1 child	1,234.32	1,039.22	1,019.71	1,000.20	980.69	961.18	941.67	922.16	883.14	844.12
Retiree Over 65 and Spouse Over 65 and 2+ children	1,234.32	1,039.22	1,019.71	1,000.20	980.69	961.18	941.67	922.16	883.14	844.12

AETNA HMO

Retiree Under 65	470.49	235.25	211.72	188.20	164.67	141.15	117.62	94.10	47.05	
Retiree Under 65 and 1 child	916.67	681.42	657.90	634.37	610.85	587.32	563.80	540.27	493.22	
Retiree Under 65 and 2+ children	916.67	681.42	657.90	634.37	610.85	587.32	563.80	540.27	493.22	
Retiree Under 65 and Spouse Under 65	1,031.49	796.24	772.72	749.19	725.67	702.14	678.62	655.09	608.04	
Retiree Under 65 and Spouse Under 65 and 1 child	1,475.14	1,239.89	1,216.37	1,192.84	1,169.32	1,145.79	1,122.27	1,098.75	1,051.70	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,475.14	1,239.89	1,216.37	1,192.84	1,169.32	1,145.79	1,122.27	1,098.75	1,051.70	
Retiree Under 65 and Spouse Over 65	856.30	621.05	597.53	574.00	550.48	526.96	503.43	479.91	432.86	
Retiree Under 65 and Spouse Over 65 and 1 child	1,302.48	1,067.23	1,043.70	1,020.18	996.66	973.13	949.61	926.08	879.03	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,302.48	1,067.23	1,043.70	1,020.18	996.66	973.13	949.61	926.08	879.03	
Retiree Over 65	385.81	192.90	173.61	154.32	135.03	115.74	96.45	77.16	38.58	0.00
Retiree Over 65 and 1 child	831.98	639.08	619.79	600.50	581.21	561.92	542.63	523.34	484.76	446.18
Retiree Over 65 and 2+ children	831.98	639.08	619.79	600.50	581.21	561.92	542.63	523.34	484.76	446.18
Retiree Over 65 and Spouse Under 65	856.30	663.40	644.11	624.81	605.52	586.23	566.94	547.65	509.07	470.49
Retiree Over 65 and Spouse Under 65 and 1 child	1,302.48	1,109.57	1,090.28	1,070.99	1,051.70	1,032.41	1,013.12	993.83	955.25	916.67
Retiree Over 65 and Spouse Under 65 and 2+ children	1,302.48	1,109.57	1,090.28	1,070.99	1,051.70	1,032.41	1,013.12	993.83	955.25	916.67
Retiree Over 65 and Spouse Over 65	771.62	578.71	559.42	540.13	520.84	501.55	482.26	462.97	424.39	385.81
Retiree Over 65 and Spouse Over 65 and 1 child	1,215.27	1,022.36	1,003.07	983.78	964.49	945.20	925.91	906.62	868.04	829.46
Retiree Over 65 and Spouse Over 65 and 2+ children	1,215.27	1,022.36	1,003.07	983.78	964.49	945.20	925.91	906.62	868.04	829.46

AETNA PPO

Retiree Under 65	591.88	295.94	266.35	236.75	207.16	177.56	147.97	118.38	59.19	
Retiree Under 65 and 1 child	1,152.97	857.03	827.44	797.84	768.25	738.65	709.06	679.47	620.28	
Retiree Under 65 and 2+ children	1,152.97	857.03	827.44	797.84	768.25	738.65	709.06	679.47	620.28	
Retiree Under 65 and Spouse Under 65	1,297.65	1,001.71	972.12	942.52	912.93	883.33	853.74	824.15	764.96	
Retiree Under 65 and Spouse Under 65 and 1 child	1,855.80	1,559.85	1,530.26	1,500.67	1,471.07	1,441.48	1,411.88	1,382.29	1,323.10	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,855.80	1,559.85	1,530.26	1,500.67	1,471.07	1,441.48	1,411.88	1,382.29	1,323.10	
Retiree Under 65 and Spouse Over 65	1,097.53	801.59	772.00	742.40	712.81	683.22	653.62	624.03	564.84	
Retiree Under 65 and Spouse Over 65 and 1 child	1,658.62	1,362.68	1,333.09	1,303.49	1,273.90	1,244.31	1,214.71	1,185.12	1,125.93	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,658.62	1,362.68	1,333.09	1,303.49	1,273.90	1,244.31	1,214.71	1,185.12	1,125.93	
Retiree Over 65	505.65	252.83	227.54	202.26	176.98	151.70	126.41	101.13	50.57	0.00
Retiree Over 65 and 1 child	1,066.74	813.92	788.63	763.35	738.07	712.79	687.50	662.22	611.65	561.09
Retiree Over 65 and 2+ children	1,066.74	813.92	788.63	763.35	738.07	712.79	687.50	662.22	611.65	561.09
Retiree Over 65 and Spouse Under 65	1,097.53	844.71	819.43	794.14	768.86	743.58	718.30	693.01	642.45	591.88
Retiree Over 65 and Spouse Under 65 and 1 child	1,658.62	1,405.80	1,380.52	1,355.23	1,329.95	1,304.67	1,279.39	1,254.10	1,203.54	1,152.97
Retiree Over 65 and Spouse Under 65 and 2+ children	1,658.62	1,405.80	1,380.52	1,355.23	1,329.95	1,304.67	1,279.39	1,254.10	1,203.54	1,152.97
Retiree Over 65 and Spouse Over 65	1,011.30	758.48	733.20	707.91	682.63	657.35	632.06	606.78	556.22	505.65
Retiree Over 65 and Spouse Over 65 and 1 child	1,569.45	1,316.62	1,291.34	1,266.06	1,240.77	1,215.49	1,190.21	1,164.93	1,114.36	1,063.79
Retiree Over 65 and Spouse Over 65 and 2+ children	1,569.45	1,316.62	1,291.34	1,266.06	1,240.77	1,215.49	1,190.21	1,164.93	1,114.36	1,063.79