

**MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/23 - 12/31/23
FOR RETIREES THAT RETIRED ON OR AFTER 7/2/2010**

Effective 7/1/2018 Cumulative Years of Service with Howard County Public Schools	Monthly Premium	15 - 19	20 - 24	25 and Over	Medicare Eligible Retirees with over 30 Years
% of Board Contribution (Retiree Only)		50%	75%	90%	100%

BLUE CHOICE

Retiree Under 65	\$622.30	\$311.93	\$156.74	\$63.62	
Retiree Under 65 and 1 child	\$1,244.92	\$934.55	\$779.36	\$686.25	
Retiree Under 65 and 2+ children	\$1,244.92	\$934.55	\$779.36	\$686.25	
Retiree Under 65 and Spouse Under 65	\$1,369.57	\$1,059.20	\$904.01	\$810.90	
Retiree Under 65 and Spouse Under 65 and 1 child	\$2,010.33	\$1,699.96	\$1,544.77	\$1,451.66	
Retiree Under 65 and Spouse Under 65 and 2+ children	\$2,010.33	\$1,699.96	\$1,544.77	\$1,451.66	
Retiree Under 65 and Spouse Over 65	\$1,132.18	\$821.81	\$666.62	\$573.51	
Retiree Under 65 and Spouse Over 65 and 1 child	\$1,754.80	\$1,444.43	\$1,289.24	\$1,196.13	
Retiree Under 65 and Spouse Over 65 and 2+ children	\$1,897.92	\$1,587.55	\$1,432.36	\$1,339.25	
Retiree Over 65	\$509.88	\$255.38	\$128.12	\$51.77	\$0.87
Retiree Over 65 and 1 child	\$1,132.51	\$878.01	\$750.75	\$674.40	\$623.50
Retiree Over 65 and 2+ children	\$1,132.51	\$878.01	\$750.75	\$674.40	\$623.50
Retiree Over 65 and Spouse Under 65	\$1,132.18	\$877.68	\$750.42	\$674.07	\$623.17
Retiree Over 65 and Spouse Under 65 and 1 child	\$1,754.80	\$1,500.30	\$1,373.04	\$1,296.69	\$1,245.79
Retiree Over 65 and Spouse Under 65 and 2+ children	\$1,897.92	\$1,643.42	\$1,516.16	\$1,439.81	\$1,388.91
Retiree Over 65 and Spouse Over 65	\$1,019.76	\$765.26	\$638.00	\$561.65	\$510.75
Retiree Over 65 and Spouse Over 65 and 1 child	\$1,660.53	\$1,406.03	\$1,278.77	\$1,202.42	\$1,151.52
Retiree Over 65 and Spouse Over 65 and 2+ children	\$1,660.53	\$1,406.03	\$1,278.77	\$1,202.42	\$1,151.52

AETNA HMO

Retiree Under 65	\$620.75	\$310.38	\$155.19	\$62.07	
Retiree Under 65 and 1 child	\$1,209.39	\$899.02	\$743.83	\$650.72	
Retiree Under 65 and 2+ children	\$1,209.39	\$899.02	\$743.83	\$650.72	
Retiree Under 65 and Spouse Under 65	\$1,360.90	\$1,050.53	\$895.34	\$802.23	
Retiree Under 65 and Spouse Under 65 and 1 child	\$1,946.22	\$1,635.85	\$1,480.66	\$1,387.55	
Retiree Under 65 and Spouse Under 65 and 2+ children	\$1,946.22	\$1,635.85	\$1,480.66	\$1,387.55	
Retiree Under 65 and Spouse Over 65	\$1,129.75	\$819.38	\$664.19	\$571.08	
Retiree Under 65 and Spouse Over 65 and 1 child	\$1,718.41	\$1,408.04	\$1,252.85	\$1,159.74	
Retiree Under 65 and Spouse Over 65 and 2+ children	\$1,718.41	\$1,408.04	\$1,252.85	\$1,159.74	
Retiree Over 65	\$509.01	\$254.51	\$127.25	\$50.90	\$-
Retiree Over 65 and 1 child	\$1,097.66	\$843.16	\$715.90	\$639.55	\$588.65
Retiree Over 65 and 2+ children	\$1,097.66	\$843.16	\$715.90	\$639.55	\$588.65

Retiree Over 65 and Spouse Under 65	\$1,129.75	\$875.25	\$747.99	\$671.64	\$620.74
Retiree Over 65 and Spouse Under 65 and 1 child	\$1,718.41	\$1,463.91	\$1,336.65	\$1,260.30	\$1,209.40
Retiree Over 65 and Spouse Under 65 and 2+ children	\$1,718.41	\$1,463.91	\$1,336.65	\$1,260.30	\$1,209.40
Retiree Over 65 and Spouse Over 65	\$1,018.03	\$763.53	\$636.27	\$559.92	\$509.02
Retiree Over 65 and Spouse Over 65 and 1 child	\$1,603.35	\$1,348.85	\$1,221.59	\$1,145.24	\$1,094.34
Retiree Over 65 and Spouse Over 65 and 2+ children	\$1,603.35	\$1,348.85	\$1,221.59	\$1,145.24	\$1,094.34

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County Public Schools	Monthly Premium	15 - 19	20 - 24	25 and Over	
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AETNA PPO

Retiree Under 65	\$761.57	\$451.20	\$296.01	\$202.90	
Retiree Under 65 and 1 child	\$1,483.56	\$1,173.19	\$1,018.00	\$924.89	
Retiree Under 65 and 2+ children	\$1,483.56	\$1,173.19	\$1,018.00	\$924.89	
Retiree Under 65 and Spouse Under 65	\$1,669.71	\$1,359.34	\$1,204.15	\$1,111.04	
Retiree Under 65 and Spouse Under 65 and 1 child	\$2,387.89	\$2,077.52	\$1,922.33	\$1,829.22	
Retiree Under 65 and Spouse Under 65 and 2+ children	\$2,387.89	\$2,077.52	\$1,922.33	\$1,829.22	
Retiree Under 65 and Spouse Over 65	\$1,412.20	\$1,101.83	\$946.64	\$853.53	
Retiree Under 65 and Spouse Over 65 and 1 child	\$2,134.19	\$1,823.82	\$1,668.63	\$1,575.52	
Retiree Under 65 and Spouse Over 65 and 2+ children	\$2,134.19	\$1,823.82	\$1,668.63	\$1,575.52	
Retiree Over 65	\$650.64	\$396.14	\$268.88	\$192.53	\$141.63
Retiree Over 65 and 1 child	\$1,372.62	\$1,118.12	\$990.86	\$914.51	\$863.61
Retiree Over 65 and 2+ children	\$1,372.62	\$1,118.12	\$990.86	\$914.51	\$863.61
Retiree Over 65 and Spouse Under 65	\$1,412.20	\$1,157.70	\$1,030.44	\$954.09	\$903.19
Retiree Over 65 and Spouse Under 65 and 1 child	\$2,134.19	\$1,879.69	\$1,752.43	\$1,676.08	\$1,625.18
Retiree Over 65 and Spouse Under 65 and 2+ children	\$2,134.19	\$1,879.69	\$1,752.43	\$1,676.08	\$1,625.18
Retiree Over 65 and Spouse Over 65	\$1,301.27	\$1,046.77	\$919.51	\$843.16	\$792.26
Retiree Over 65 and Spouse Over 65 and 1 child	\$2,019.46	\$1,764.96	\$1,637.70	\$1,561.35	\$1,510.45
Retiree Over 65 and Spouse Over 65 and 2+ children	\$2,019.46	\$1,764.96	\$1,637.70	\$1,561.35	\$1,510.45