

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

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

BLUE CHOICE

Retiree Under 65	\$622.30	\$311.15	\$280.04	\$248.92	\$217.81	\$186.69	\$155.58	\$124.46	\$62.23	
Retiree Under 65 and 1 child	\$1,244.92	\$933.77	\$902.66	\$871.54	\$840.43	\$809.31	\$778.20	\$747.08	\$684.85	
Retiree Under 65 and 2+ children	\$1,244.92	\$933.77	\$902.66	\$871.54	\$840.43	\$809.31	\$778.20	\$747.08	\$684.85	
Retiree Under 65 and Spouse Under 65	\$1,369.57	\$1,058.42	\$1,027.31	\$996.19	\$965.08	\$933.96	\$902.85	\$871.73	\$809.50	
Retiree Under 65 and Spouse Under 65 and 1 child	\$2,010.33	\$1,699.18	\$1,668.07	\$1,636.95	\$1,605.84	\$1,574.72	\$1,543.61	\$1,512.49	\$1,450.26	
Retiree Under 65 and Spouse Under 65 and 2+ children	\$2,010.33	\$1,699.18	\$1,668.07	\$1,636.95	\$1,605.84	\$1,574.72	\$1,543.61	\$1,512.49	\$1,450.26	
Retiree Under 65 and Spouse Over 65	\$1,132.18	\$821.03	\$789.92	\$758.80	\$727.69	\$696.57	\$665.46	\$634.34	\$572.11	
Retiree Under 65 and Spouse Over 65 and 1 child	\$1,754.80	\$1,443.65	\$1,412.54	\$1,381.42	\$1,350.31	\$1,319.19	\$1,288.08	\$1,256.96	\$1,194.73	
Retiree Under 65 and Spouse Over 65 and 2+ children	\$1,897.92	\$1,586.77	\$1,555.66	\$1,524.54	\$1,493.43	\$1,462.31	\$1,431.20	\$1,400.08	\$1,337.85	
Retiree Over 65	\$509.88	\$254.94	\$229.45	\$203.95	\$178.46	\$152.96	\$127.47	\$101.98	\$50.99	\$-
Retiree Over 65 and 1 child	\$1,132.51	\$877.57	\$852.08	\$826.58	\$801.09	\$775.59	\$750.10	\$724.61	\$673.62	\$622.63
Retiree Over 65 and 2+ children	\$1,132.51	\$877.57	\$852.08	\$826.58	\$801.09	\$775.59	\$750.10	\$724.61	\$673.62	\$622.63
Retiree Over 65 and Spouse Under 65	\$1,132.18	\$877.24	\$851.75	\$826.25	\$800.76	\$775.26	\$749.77	\$724.28	\$673.29	\$622.30
Retiree Over 65 and Spouse Under 65 and 1 child	\$1,754.80	\$1,499.86	\$1,474.37	\$1,448.87	\$1,423.38	\$1,397.88	\$1,372.39	\$1,346.90	\$1,295.91	\$1,244.92
Retiree Over 65 and Spouse Under 65 and 2+ children	\$1,897.92	\$1,642.98	\$1,617.49	\$1,591.99	\$1,566.50	\$1,541.00	\$1,515.51	\$1,490.02	\$1,439.03	\$1,388.04
Retiree Over 65 and Spouse Over 65	\$1,019.76	\$764.82	\$739.33	\$713.83	\$688.34	\$662.84	\$637.35	\$611.86	\$560.87	\$509.88
Retiree Over 65 and Spouse Over 65 and 1 child	\$1,660.53	\$1,405.59	\$1,380.10	\$1,354.60	\$1,329.11	\$1,303.61	\$1,278.12	\$1,252.63	\$1,201.64	\$1,150.65
Retiree Over 65 and Spouse Over 65 and 2+ children	\$1,660.53	\$1,405.59	\$1,380.10	\$1,354.60	\$1,329.11	\$1,303.61	\$1,278.12	\$1,252.63	\$1,201.64	\$1,150.65

AETNA HMO

Retiree Under 65	\$620.75	\$310.38	\$279.34	\$248.30	\$217.26	\$186.23	\$155.19	\$124.15	\$62.07	
Retiree Under 65 and 1 child	\$1,209.39	\$899.02	\$867.98	\$836.94	\$805.90	\$774.87	\$743.83	\$712.79	\$650.72	
Retiree Under 65 and 2+ children	\$1,209.39	\$899.02	\$867.98	\$836.94	\$805.90	\$774.87	\$743.83	\$712.79	\$650.72	
Retiree Under 65 and Spouse Under 65	\$1,360.90	\$1,050.53	\$1,019.49	\$988.45	\$957.41	\$926.38	\$895.34	\$864.30	\$802.23	
Retiree Under 65 and Spouse Under 65 and 1 child	\$1,946.22	\$1,635.85	\$1,604.81	\$1,573.77	\$1,542.73	\$1,511.70	\$1,480.66	\$1,449.62	\$1,387.55	
Retiree Under 65 and Spouse Under 65 and 2+ children	\$1,946.22	\$1,635.85	\$1,604.81	\$1,573.77	\$1,542.73	\$1,511.70	\$1,480.66	\$1,449.62	\$1,387.55	
Retiree Under 65 and Spouse Over 65	\$1,129.75	\$819.38	\$788.34	\$757.30	\$726.26	\$695.23	\$664.19	\$633.15	\$571.08	
Retiree Under 65 and Spouse Over 65 and 1 child	\$1,718.41	\$1,408.04	\$1,377.00	\$1,345.96	\$1,314.92	\$1,283.89	\$1,252.85	\$1,221.81	\$1,159.74	
Retiree Under 65 and Spouse Over 65 and 2+ children	\$1,718.41	\$1,408.04	\$1,377.00	\$1,345.96	\$1,314.92	\$1,283.89	\$1,252.85	\$1,221.81	\$1,159.74	
Retiree Over 65	\$509.01	\$254.51	\$229.05	\$203.60	\$178.15	\$152.70	\$127.25	\$101.80	\$50.90	\$-
Retiree Over 65 and 1 child	\$1,097.66	\$843.16	\$817.70	\$792.25	\$766.80	\$741.35	\$715.90	\$690.45	\$639.55	\$588.65
Retiree Over 65 and 2+ children	\$1,097.66	\$843.16	\$817.70	\$792.25	\$766.80	\$741.35	\$715.90	\$690.45	\$639.55	\$588.65
Retiree Over 65 and Spouse Under 65	\$1,129.75	\$875.25	\$849.79	\$824.34	\$798.89	\$773.44	\$747.99	\$722.54	\$671.64	\$620.74
Retiree Over 65 and Spouse Under 65 and 1 child	\$1,718.41	\$1,463.91	\$1,438.45	\$1,413.00	\$1,387.55	\$1,362.10	\$1,336.65	\$1,311.20	\$1,260.30	\$1,209.40
Retiree Over 65 and Spouse Under 65 and 2+ children	\$1,718.41	\$1,463.91	\$1,438.45	\$1,413.00	\$1,387.55	\$1,362.10	\$1,336.65	\$1,311.20	\$1,260.30	\$1,209.40
Retiree Over 65 and Spouse Over 65	\$1,018.03	\$763.53	\$738.07	\$712.62	\$687.17	\$661.72	\$636.27	\$610.82	\$559.92	\$509.02
Retiree Over 65 and Spouse Over 65 and 1 child	\$1,603.35	\$1,348.85	\$1,323.39	\$1,297.94	\$1,272.49	\$1,247.04	\$1,221.59	\$1,196.14	\$1,145.24	\$1,094.34
Retiree Over 65 and Spouse Over 65 and 2+ children	\$1,603.35	\$1,348.85	\$1,323.39	\$1,297.94	\$1,272.49	\$1,247.04	\$1,221.59	\$1,196.14	\$1,145.24	\$1,094.34

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% of Board Contribution (Retiree Only)		50%	55%	60%	65%	70%	75%	80%	90%	100%

AETNA PPO

Retiree Under 65	\$761.57	\$380.79	\$342.71	\$304.63	\$266.55	\$228.47	\$190.39	\$152.31	\$76.16	
Retiree Under 65 and 1 child	\$1,483.56	\$1,102.78	\$1,064.70	\$1,026.62	\$988.54	\$950.46	\$912.38	\$874.30	\$798.15	
Retiree Under 65 and 2+ children	\$1,483.56	\$1,102.78	\$1,064.70	\$1,026.62	\$988.54	\$950.46	\$912.38	\$874.30	\$798.15	
Retiree Under 65 and Spouse Under 65	\$1,669.71	\$1,288.93	\$1,250.85	\$1,212.77	\$1,174.69	\$1,136.61	\$1,098.53	\$1,060.45	\$984.30	
Retiree Under 65 and Spouse Under 65 and 1 child	\$2,387.89	\$2,007.11	\$1,969.03	\$1,930.95	\$1,892.87	\$1,854.79	\$1,816.71	\$1,778.63	\$1,702.48	
Retiree Under 65 and Spouse Under 65 and 2+ children	\$2,387.89	\$2,007.11	\$1,969.03	\$1,930.95	\$1,892.87	\$1,854.79	\$1,816.71	\$1,778.63	\$1,702.48	
Retiree Under 65 and Spouse Over 65	\$1,412.20	\$1,031.42	\$993.34	\$955.26	\$917.18	\$879.10	\$841.02	\$802.94	\$726.79	
Retiree Under 65 and Spouse Over 65 and 1 child	\$2,134.19	\$1,753.41	\$1,715.33	\$1,677.25	\$1,639.17	\$1,601.09	\$1,563.01	\$1,524.93	\$1,448.78	
Retiree Under 65 and Spouse Over 65 and 2+ children	\$2,134.19	\$1,753.41	\$1,715.33	\$1,677.25	\$1,639.17	\$1,601.09	\$1,563.01	\$1,524.93	\$1,448.78	
Retiree Over 65	\$650.64	\$325.32	\$292.79	\$260.26	\$227.72	\$195.19	\$162.66	\$130.13	\$65.06	\$-
Retiree Over 65 and 1 child	\$1,372.62	\$1,047.30	\$1,014.77	\$982.24	\$949.70	\$917.17	\$884.64	\$852.11	\$787.04	\$721.98
Retiree Over 65 and 2+ children	\$1,372.62	\$1,047.30	\$1,014.77	\$982.24	\$949.70	\$917.17	\$884.64	\$852.11	\$787.04	\$721.98
Retiree Over 65 and Spouse Under 65	\$1,412.20	\$1,086.88	\$1,054.35	\$1,021.82	\$989.28	\$956.75	\$924.22	\$891.69	\$826.62	\$761.56
Retiree Over 65 and Spouse Under 65 and 1 child	\$2,134.19	\$1,808.87	\$1,776.34	\$1,743.81	\$1,711.27	\$1,678.74	\$1,646.21	\$1,613.68	\$1,548.61	\$1,483.55
Retiree Over 65 and Spouse Under 65 and 2+ children	\$2,134.19	\$1,808.87	\$1,776.34	\$1,743.81	\$1,711.27	\$1,678.74	\$1,646.21	\$1,613.68	\$1,548.61	\$1,483.55
Retiree Over 65 and Spouse Over 65	\$1,301.27	\$975.95	\$943.42	\$910.89	\$878.35	\$845.82	\$813.29	\$780.76	\$715.69	\$650.63
Retiree Over 65 and Spouse Over 65 and 1 child	\$2,019.46	\$1,694.14	\$1,661.61	\$1,629.08	\$1,596.54	\$1,564.01	\$1,531.48	\$1,498.95	\$1,433.88	\$1,368.82
Retiree Over 65 and Spouse Over 65 and 2+ children	\$2,019.46	\$1,694.14	\$1,661.61	\$1,629.08	\$1,596.54	\$1,564.01	\$1,531.48	\$1,498.95	\$1,433.88	\$1,368.82