

**MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/24 - 12/31/24
FOR RETIREES THAT RETIRED ON OR PRIOR TO 7/1/2010**

18% Increase to Carefirst Rates; 10.4% Increase to Aetna Rates

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

BLUE CHOICE

Retiree Under 65	\$734.07	\$367.04	\$330.33	\$293.63	\$256.92	\$220.22	\$183.52	\$146.81	\$73.41	
Retiree Under 65 and child(ren)	\$1,468.52	\$1,101.49	\$1,064.78	\$1,028.08	\$991.37	\$954.67	\$917.97	\$881.26	\$807.86	
Retiree Under 65 and Spouse Under 65	\$1,615.56	\$1,248.53	\$1,211.82	\$1,175.12	\$1,138.41	\$1,101.71	\$1,065.01	\$1,028.30	\$954.90	
Retiree Under 65 and Spouse Under 65 and child(ren)	\$2,371.40	\$2,004.37	\$1,967.66	\$1,930.96	\$1,894.25	\$1,857.55	\$1,820.85	\$1,784.14	\$1,710.74	
Retiree Under 65 and Spouse Over 65	\$1,335.53	\$968.50	\$931.79	\$895.09	\$858.38	\$821.68	\$784.98	\$748.27	\$674.87	
Retiree Under 65 and Spouse Over 65 and child(ren)	\$2,069.98	\$1,702.95	\$1,666.24	\$1,629.54	\$1,592.83	\$1,556.13	\$1,519.43	\$1,482.72	\$1,409.32	
Retiree Over 65	\$601.46	\$300.73	\$270.66	\$240.58	\$210.51	\$180.44	\$150.37	\$120.29	\$60.15	\$-
Retiree Over 65 and child(ren)	\$1,335.92	\$1,035.19	\$1,005.12	\$975.04	\$944.97	\$914.90	\$884.83	\$854.75	\$794.61	\$734.46
Retiree Over 65 and Spouse Under 65	\$1,335.53	\$1,034.80	\$1,004.73	\$974.65	\$944.58	\$914.51	\$884.44	\$854.36	\$794.22	\$734.07
Retiree Over 65 and Spouse Under 65 and child(ren)	\$2,070.66	\$1,769.93	\$1,739.86	\$1,709.78	\$1,679.71	\$1,649.64	\$1,619.57	\$1,589.49	\$1,529.35	\$1,469.20
Retiree Over 65 and Spouse Over 65	\$1,202.92	\$902.19	\$872.12	\$842.04	\$811.97	\$781.90	\$751.83	\$721.75	\$661.61	\$601.46
Retiree Over 65 and Spouse Over 65 and child(ren)	\$1,958.77	\$1,658.04	\$1,627.97	\$1,597.89	\$1,567.82	\$1,537.75	\$1,507.68	\$1,477.60	\$1,417.46	\$1,357.31

AETNA HMO

Retiree Under 65	\$685.03	\$342.52	\$308.26	\$274.01	\$239.76	\$205.51	\$171.26	\$137.01	\$68.50	
Retiree Under 65 and child(ren)	\$1,334.63	\$992.12	\$957.86	\$923.61	\$889.36	\$855.11	\$820.86	\$786.61	\$718.10	
Retiree Under 65 and Spouse Under 65	\$1,501.83	\$1,159.32	\$1,125.06	\$1,090.81	\$1,056.56	\$1,022.31	\$988.06	\$953.81	\$885.30	
Retiree Under 65 and Spouse Under 65 and child(ren)	\$2,147.76	\$1,805.25	\$1,770.99	\$1,736.74	\$1,702.49	\$1,668.24	\$1,633.99	\$1,599.74	\$1,531.23	
Retiree Under 65 and Spouse Over 65	\$1,246.74	\$904.23	\$869.97	\$835.72	\$801.47	\$767.22	\$732.97	\$698.72	\$630.21	
Retiree Under 65 and Spouse Over 65 and child(ren)	\$1,896.36	\$1,553.85	\$1,519.59	\$1,485.34	\$1,451.09	\$1,416.84	\$1,382.59	\$1,348.34	\$1,279.83	
Retiree Over 65	\$561.71	\$280.86	\$252.77	\$224.68	\$196.60	\$168.51	\$140.43	\$112.34	\$56.17	\$-
Retiree Over 65 and child(ren)	\$1,211.33	\$930.48	\$902.39	\$874.30	\$846.22	\$818.13	\$790.05	\$761.96	\$705.79	\$649.62
Retiree Over 65 and Spouse Under 65	\$1,246.74	\$965.89	\$937.80	\$909.71	\$881.63	\$853.54	\$825.46	\$797.37	\$741.20	\$685.03
Retiree Over 65 and Spouse Under 65 and child(ren)	\$1,896.36	\$1,615.51	\$1,587.42	\$1,559.33	\$1,531.25	\$1,503.16	\$1,475.08	\$1,446.99	\$1,390.82	\$1,334.65
Retiree Over 65 and Spouse Over 65	\$1,123.46	\$842.61	\$814.52	\$786.43	\$758.35	\$730.26	\$702.18	\$674.09	\$617.92	\$561.75
Retiree Over 65 and Spouse Over 65 and child(ren)	\$1,769.38	\$1,488.53	\$1,460.44	\$1,432.35	\$1,404.27	\$1,376.18	\$1,348.10	\$1,320.01	\$1,263.84	\$1,207.67

AETNA PPO

Retiree Under 65	\$840.43	\$420.22	\$378.19	\$336.17	\$294.15	\$252.13	\$210.11	\$168.09	\$84.04	
Retiree Under 65 and child(ren)	\$1,637.19	\$1,216.98	\$1,174.95	\$1,132.93	\$1,090.91	\$1,048.89	\$1,006.87	\$964.85	\$880.80	
Retiree Under 65 and Spouse Under 65	\$1,842.62	\$1,422.41	\$1,380.38	\$1,338.36	\$1,296.34	\$1,254.32	\$1,212.30	\$1,170.28	\$1,086.23	
Retiree Under 65 and Spouse Under 65 and child(ren)	\$2,635.17	\$2,214.96	\$2,172.93	\$2,130.91	\$2,088.89	\$2,046.87	\$2,004.85	\$1,962.83	\$1,878.78	
Retiree Under 65 and Spouse Over 65	\$1,558.44	\$1,138.23	\$1,096.20	\$1,054.18	\$1,012.16	\$970.14	\$928.12	\$886.10	\$802.05	
Retiree Under 65 and Spouse Over 65 and child(ren)	\$2,355.19	\$1,934.98	\$1,892.95	\$1,850.93	\$1,808.91	\$1,766.89	\$1,724.87	\$1,682.85	\$1,598.80	
Retiree Over 65	\$718.02	\$359.01	\$323.11	\$287.21	\$251.31	\$215.41	\$179.51	\$143.60	\$71.80	\$-
Retiree Over 65 and child(ren)	\$1,514.76	\$1,155.75	\$1,119.85	\$1,083.95	\$1,048.05	\$1,012.15	\$976.25	\$940.34	\$868.54	\$796.74
Retiree Over 65 and Spouse Under 65	\$1,558.44	\$1,199.43	\$1,163.53	\$1,127.63	\$1,091.73	\$1,055.83	\$1,019.93	\$984.02	\$912.22	\$840.42
Retiree Over 65 and Spouse Under 65 and child(ren)	\$2,355.19	\$1,996.18	\$1,960.28	\$1,924.38	\$1,888.48	\$1,852.58	\$1,816.68	\$1,780.77	\$1,708.97	\$1,637.17
Retiree Over 65 and Spouse Over 65	\$1,436.02	\$1,077.01	\$1,041.11	\$1,005.21	\$969.31	\$933.41	\$897.51	\$861.60	\$789.80	\$718.00
Retiree Over 65 and Spouse Over 65 and child(ren)	\$2,228.58	\$1,869.57	\$1,833.67	\$1,797.77	\$1,761.87	\$1,725.97	\$1,690.07	\$1,654.16	\$1,582.36	\$1,510.56