

MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/26 - 12/31/26
FOR RETIREES THAT RETIRED ON OR PRIOR TO 7/1/2010

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

BLUE CHOICE

Retiree Under 65	\$823.43	\$411.72	\$370.54	\$329.37	\$288.20	\$247.03	\$205.86	\$164.69	\$82.34	
Retiree Under 65 and child(ren)	\$1,647.30	\$1,235.59	\$1,194.41	\$1,153.24	\$1,112.07	\$1,070.90	\$1,029.73	\$988.56	\$906.21	
Retiree Under 65 and Spouse Under 65	\$1,812.23	\$1,400.52	\$1,359.34	\$1,318.17	\$1,277.00	\$1,235.83	\$1,194.66	\$1,153.49	\$1,071.14	
Retiree Under 65 and Spouse Under 65 and child(ren)	\$2,660.09	\$2,248.38	\$2,207.20	\$2,166.03	\$2,124.86	\$2,083.69	\$2,042.52	\$2,001.35	\$1,919.00	
Retiree Under 65 and Spouse Over 65	\$1,498.12	\$1,086.41	\$1,045.23	\$1,004.06	\$962.89	\$921.72	\$880.55	\$839.38	\$757.03	
Retiree Under 65 and Spouse Over 65 and child(ren)	\$2,511.34	\$2,099.63	\$2,058.45	\$2,017.28	\$1,976.11	\$1,934.94	\$1,893.77	\$1,852.60	\$1,770.25	
Retiree Over 65	\$674.67	\$337.34	\$303.60	\$269.87	\$236.13	\$202.40	\$168.67	\$134.93	\$67.47	\$-
Retiree Over 65 and child(ren)	\$1,498.55	\$1,161.22	\$1,127.48	\$1,093.75	\$1,060.01	\$1,026.28	\$992.55	\$958.81	\$891.35	\$823.88
Retiree Over 65 and Spouse Under 65	\$1,498.12	\$1,160.79	\$1,127.05	\$1,093.32	\$1,059.58	\$1,025.85	\$992.12	\$958.38	\$890.92	\$823.45
Retiree Over 65 and Spouse Under 65 and child(ren)	\$2,511.34	\$2,174.01	\$2,140.27	\$2,106.54	\$2,072.80	\$2,039.07	\$2,005.34	\$1,971.60	\$1,904.14	\$1,836.67
Retiree Over 65 and Spouse Over 65	\$1,349.36	\$1,012.03	\$978.29	\$944.56	\$910.82	\$877.09	\$843.36	\$809.62	\$742.16	\$674.69
Retiree Over 65 and Spouse Over 65 and child(ren)	\$2,197.22	\$1,859.89	\$1,826.15	\$1,792.42	\$1,758.68	\$1,724.95	\$1,691.22	\$1,657.48	\$1,590.02	\$1,522.55

AETNA HMO

Retiree Under 65	\$811.98	\$405.99	\$365.39	\$324.79	\$284.19	\$243.59	\$203.00	\$162.40	\$81.20	
Retiree Under 65 and child(ren)	\$1,581.94	\$1,175.95	\$1,135.35	\$1,094.75	\$1,054.15	\$1,013.55	\$972.96	\$932.36	\$851.16	
Retiree Under 65 and Spouse Under 65	\$1,780.13	\$1,374.14	\$1,333.54	\$1,292.94	\$1,252.34	\$1,211.74	\$1,171.15	\$1,130.55	\$1,049.35	
Retiree Under 65 and Spouse Under 65 and child(ren)	\$2,545.76	\$2,139.77	\$2,099.17	\$2,058.57	\$2,017.97	\$1,977.37	\$1,936.78	\$1,896.18	\$1,814.98	
Retiree Under 65 and Spouse Over 65	\$1,477.77	\$1,071.78	\$1,031.18	\$990.58	\$949.98	\$909.38	\$868.79	\$828.19	\$746.99	
Retiree Under 65 and Spouse Over 65 and child(ren)	\$2,247.77	\$1,841.78	\$1,801.18	\$1,760.58	\$1,719.98	\$1,679.38	\$1,638.79	\$1,598.19	\$1,516.99	
Retiree Over 65	\$665.79	\$332.90	\$299.61	\$266.32	\$233.03	\$199.74	\$166.45	\$133.16	\$66.58	\$-
Retiree Over 65 and child(ren)	\$1,435.80	\$1,102.91	\$1,069.62	\$1,036.33	\$1,003.04	\$969.75	\$936.46	\$903.17	\$836.59	\$770.01
Retiree Over 65 and Spouse Under 65	\$1,477.77	\$1,144.88	\$1,111.59	\$1,078.30	\$1,045.01	\$1,011.72	\$978.43	\$945.14	\$878.56	\$811.98
Retiree Over 65 and Spouse Under 65 and child(ren)	\$2,247.77	\$1,914.88	\$1,881.59	\$1,848.30	\$1,815.01	\$1,781.72	\$1,748.43	\$1,715.14	\$1,648.56	\$1,581.98
Retiree Over 65 and Spouse Over 65	\$1,331.65	\$998.76	\$965.47	\$932.18	\$898.89	\$865.60	\$832.31	\$799.02	\$732.44	\$665.86
Retiree Over 65 and Spouse Over 65 and child(ren)	\$2,097.23	\$1,764.34	\$1,731.05	\$1,697.76	\$1,664.47	\$1,631.18	\$1,597.89	\$1,564.60	\$1,498.02	\$1,431.44

AETNA PPO

Retiree Under 65	\$996.17	\$498.09	\$448.28	\$398.47	\$348.66	\$298.85	\$249.04	\$199.23	\$99.62	
Retiree Under 65 and child(ren)	\$1,940.58	\$1,442.50	\$1,392.69	\$1,342.88	\$1,293.07	\$1,243.26	\$1,193.45	\$1,143.64	\$1,044.03	
Retiree Under 65 and Spouse Under 65	\$2,184.07	\$1,685.99	\$1,636.18	\$1,586.37	\$1,536.56	\$1,486.75	\$1,436.94	\$1,387.13	\$1,287.52	
Retiree Under 65 and Spouse Under 65 and child(ren)	\$3,123.49	\$2,625.41	\$2,575.60	\$2,525.79	\$2,475.98	\$2,426.17	\$2,376.36	\$2,326.55	\$2,226.94	
Retiree Under 65 and Spouse Over 65	\$1,847.23	\$1,349.15	\$1,299.34	\$1,249.53	\$1,199.72	\$1,149.91	\$1,100.10	\$1,050.29	\$950.68	
Retiree Under 65 and Spouse Over 65 and child(ren)	\$2,791.63	\$2,293.55	\$2,243.74	\$2,193.93	\$2,144.12	\$2,094.31	\$2,044.50	\$1,994.69	\$1,895.08	
Retiree Over 65	\$851.08	\$425.54	\$382.99	\$340.43	\$297.88	\$255.32	\$212.77	\$170.22	\$85.11	\$-
Retiree Over 65 and child(ren)	\$1,795.46	\$1,369.92	\$1,327.37	\$1,284.81	\$1,242.26	\$1,199.70	\$1,157.15	\$1,114.60	\$1,029.49	\$944.38
Retiree Over 65 and Spouse Under 65	\$1,847.23	\$1,421.69	\$1,379.14	\$1,336.58	\$1,294.03	\$1,251.47	\$1,208.92	\$1,166.37	\$1,081.26	\$996.15
Retiree Over 65 and Spouse Under 65 and child(ren)	\$2,791.63	\$2,366.09	\$2,323.54	\$2,280.98	\$2,238.43	\$2,195.87	\$2,153.32	\$2,110.77	\$2,025.66	\$1,940.55
Retiree Over 65 and Spouse Over 65	\$1,702.13	\$1,276.59	\$1,234.04	\$1,191.48	\$1,148.93	\$1,106.37	\$1,063.82	\$1,021.27	\$936.16	\$851.05
Retiree Over 65 and Spouse Over 65 and child(ren)	\$2,641.56	\$2,216.02	\$2,173.47	\$2,130.91	\$2,088.36	\$2,045.80	\$2,003.25	\$1,960.70	\$1,875.59	\$1,790.48