MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/27 - 12/31/27
FOR RETIREES THAT RETIRED ON OR AFTER 7/2/2010

3.4% Increase to Carefirst Rates; 4.3% Increase to Aetna Rates

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	$851.26	$427.64	$215.83	$88.74	
Retiree Under 65 and child(ren)	$1,702.96	$1,279.34	$1,067.53	$940.44	
Retiree Under 65 and Spouse Under 65	$1,873.47	$1,449.85	$1,238.04	$1,110.95	
Retiree Under 65 and Spouse Under 65 and child(ren)	$2,749.98	$2,326.36	$2,114.55	$1,987.46	
Retiree Under 65 and Spouse Over 65	$1,548.75	$1,125.13	$913.32	$786.23	
Retiree Under 65 and Spouse Over 65 and child(ren)	$2,596.21	$2,172.59	$1,960.78	$1,833.69	
Retiree Over 65	$697.48	$350.13	$176.45	$72.24	$2.77
Retiree Over 65 and child(ren)	$1,549.19	$1,201.84	$1,028.16	$923.95	$854.48
Retiree Over 65 and Spouse Under 65	$1,548.75	$1,201.40	$1,027.72	$923.51	$854.04
Retiree Over 65 and Spouse Under 65 and child(ren)	$2,596.21	$2,248.86	$2,075.18	$1,970.97	$1,901.50
Retiree Over 65 and Spouse Over 65	$1,394.96	$1,047.61	$873.93	$769.72	$700.25
Retiree Over 65 and Spouse Over 65 and child(ren)	$2,271.47	$1,924.12	$1,750.44	$1,646.23	$1,576.76
AETNA HMO					
Retiree Under 65	$847.24	$423.62	$211.81	$84.72	
Retiree Under 65 and child(ren)	$1,650.65	$1,227.03	$1,015.22	$888.13	
Retiree Under 65 and Spouse Under 65	$1,857.45	$1,433.83	$1,222.02	$1,094.93	
Retiree Under 65 and Spouse Under 65 and child(ren)	$2,656.31	$2,232.69	$2,020.88	$1,893.79	
Retiree Under 65 and Spouse Over 65	$1,541.95	$1,118.33	$906.52	$779.43	
Retiree Under 65 and Spouse Over 65 and child(ren)	$2,345.39	$1,921.77	$1,709.96	$1,582.87	
Retiree Over 65	$694.71	$347.36	$173.68	$69.47	$-
Retiree Over 65 and child(ren)	$1,498.15	$1,150.80	$977.12	$872.91	$803.44
Retiree Over 65 and Spouse Under 65	$1,541.95	$1,194.60	$1,020.92	$916.71	$847.24
Retiree Over 65 and Spouse Under 65 and child(ren)	$2,345.39	$1,998.04	$1,824.36	$1,720.15	$1,650.68
Retiree Over 65 and Spouse Over 65	$1,389.48	$1,042.13	$868.45	$764.24	$694.77
Retiree Over 65 and Spouse Over 65 and child(ren)	$2,188.33	$1,840.98	$1,667.30	$1,563.09	$1,493.62
AETNA PPO					
Retiree Under 65	$1,039.43	$615.81	$404.00	$276.91	
Retiree Under 65 and child(ren)	$2,024.85	$1,601.23	$1,389.42	$1,262.33	
Retiree Under 65 and Spouse Under 65	$2,278.93	$1,855.31	$1,643.50	$1,516.41	
Retiree Under 65 and Spouse Under 65 and child(ren)	$3,259.14	$2,835.52	$2,623.71	$2,496.62	
Retiree Under 65 and Spouse Over 65	$1,927.45	$1,503.83	$1,292.02	$1,164.93	
Retiree Under 65 and Spouse Over 65 and child(ren)	$2,912.87	$2,489.25	$2,277.44	$2,150.35	
Retiree Over 65	$888.04	$540.69	$367.01	$262.80	$193.33
Retiree Over 65 and child(ren)	$1,873.44	$1,526.09	$1,352.41	$1,248.20	$1,178.73
Retiree Over 65 and Spouse Under 65	$1,927.45	$1,580.10	$1,406.42	$1,302.21	$1,232.74
Retiree Over 65 and Spouse Under 65 and child(ren)	$2,912.87	$2,565.52	$2,391.84	$2,287.63	$2,218.16
Retiree Over 65 and Spouse Over 65	$1,776.05	$1,428.70	$1,255.02	$1,150.81	$1,081.34
Retiree Over 65 and Spouse Over 65 and child(ren)	$2,756.28	$2,408.93	$2,235.25	$2,131.04	$2,061.57