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

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

Consecutive Years of Service with Howard County Public Schools	Monthly Premium	10	11	12	13	14	15	16 - 19	20 and Over	Medicare Eligible Retirees with over 30 years
% of Board Contribution (Retiree Only)		50%	55%	60%	65%	70%	75%	80%	90%	100%
BLUE CHOICE										
Retiree Under 65	$851.26	$425.63	$383.07	$340.50	$297.94	$255.38	$212.82	$170.25	$85.13	
Retiree Under 65 and child(ren)	$1,702.96	$1,277.33	$1,234.77	$1,192.20	$1,149.64	$1,107.08	$1,064.52	$1,021.95	$936.83	
Retiree Under 65 and Spouse Under 65	$1,873.47	$1,447.84	$1,405.28	$1,362.71	$1,320.15	$1,277.59	$1,235.03	$1,192.46	$1,107.34	
Retiree Under 65 and Spouse Under 65 and child(ren)	$2,749.98	$2,324.35	$2,281.79	$2,239.22	$2,196.66	$2,154.10	$2,111.54	$2,068.97	$1,983.85	
Retiree Under 65 and Spouse Over 65	$1,548.75	$1,123.12	$1,080.56	$1,037.99	$995.43	$952.87	$910.31	$867.74	$782.62	
Retiree Under 65 and Spouse Over 65 and child(ren)	$2,596.21	$2,170.58	$2,128.02	$2,085.45	$2,042.89	$2,000.33	$1,957.77	$1,915.20	$1,830.08	
Retiree Over 65	$697.48	$348.74	$313.87	$278.99	$244.12	$209.24	$174.37	$139.50	$69.75	$-
Retiree Over 65 and child(ren)	$1,549.19	$1,200.45	$1,165.58	$1,130.70	$1,095.83	$1,060.95	$1,026.08	$991.21	$921.46	$851.71
Retiree Over 65 and Spouse Under 65	$1,548.75	$1,200.01	$1,165.14	$1,130.26	$1,095.39	$1,060.51	$1,025.64	$990.77	$921.02	$851.27
Retiree Over 65 and Spouse Under 65 and child(ren)	$2,596.21	$2,247.47	$2,212.60	$2,177.72	$2,142.85	$2,107.97	$2,073.10	$2,038.23	$1,968.48	$1,898.73
Retiree Over 65 and Spouse Over 65	$1,394.96	$1,046.22	$1,011.35	$976.47	$941.60	$906.72	$871.85	$836.98	$767.23	$697.48
Retiree Over 65 and Spouse Over 65 and child(ren)	$2,271.47	$1,922.73	$1,887.86	$1,852.98	$1,818.11	$1,783.23	$1,748.36	$1,713.49	$1,643.74	$1,573.99
AETNA HMO										
Retiree Under 65	$847.24	$423.62	$381.26	$338.90	$296.53	$254.17	$211.81	$169.45	$84.72	
Retiree Under 65 and child(ren)	$1,650.65	$1,227.03	$1,184.67	$1,142.31	$1,099.94	$1,057.58	$1,015.22	$972.86	$888.13	
Retiree Under 65 and Spouse Under 65	$1,857.45	$1,433.83	$1,391.47	$1,349.11	$1,306.74	$1,264.38	$1,222.02	$1,179.66	$1,094.93	
Retiree Under 65 and Spouse Under 65 and child(ren)	$2,656.31	$2,232.69	$2,190.33	$2,147.97	$2,105.60	$2,063.24	$2,020.88	$1,978.52	$1,893.79	
Retiree Under 65 and Spouse Over 65	$1,541.95	$1,118.33	$1,075.97	$1,033.61	$991.24	$948.88	$906.52	$864.16	$779.43	
Retiree Under 65 and Spouse Over 65 and child(ren)	$2,345.39	$1,921.77	$1,879.41	$1,837.05	$1,794.68	$1,752.32	$1,709.96	$1,667.60	$1,582.87	
Retiree Over 65	$694.71	$347.36	$312.62	$277.88	$243.15	$208.41	$173.68	$138.94	$69.47	$-
Retiree Over 65 and child(ren)	$1,498.15	$1,150.80	$1,116.06	$1,081.32	$1,046.59	$1,011.85	$977.12	$942.38	$872.91	$803.44
Retiree Over 65 and Spouse Under 65	$1,541.95	$1,194.60	$1,159.86	$1,125.12	$1,090.39	$1,055.65	$1,020.92	$986.18	$916.71	$847.24
Retiree Over 65 and Spouse Under 65 and child(ren)	$2,345.39	$1,998.04	$1,963.30	$1,928.56	$1,893.83	$1,859.09	$1,824.36	$1,789.62	$1,720.15	$1,650.68
Retiree Over 65 and Spouse Over 65	$1,389.48	$1,042.13	$1,007.39	$972.65	$937.92	$903.18	$868.45	$833.71	$764.24	$694.77
Retiree Over 65 and Spouse Over 65 and child(ren)	$2,188.33	$1,840.98	$1,806.24	$1,771.50	$1,736.77	$1,702.03	$1,667.30	$1,632.56	$1,563.09	$1,493.62
AETNA PPO										
Retiree Under 65	$1,039.43	$519.72	$467.74	$415.77	$363.80	$311.83	$259.86	$207.89	$103.94	
Retiree Under 65 and child(ren)	$2,024.85	$1,505.14	$1,453.16	$1,401.19	$1,349.22	$1,297.25	$1,245.28	$1,193.31	$1,089.36	
Retiree Under 65 and Spouse Under 65	$2,278.93	$1,759.22	$1,707.24	$1,655.27	$1,603.30	$1,551.33	$1,499.36	$1,447.39	$1,343.44	
Retiree Under 65 and Spouse Under 65 and child(ren)	$3,259.14	$2,739.43	$2,687.45	$2,635.48	$2,583.51	$2,531.54	$2,479.57	$2,427.60	$2,323.65	
Retiree Under 65 and Spouse Over 65	$1,927.45	$1,407.74	$1,355.76	$1,303.79	$1,251.82	$1,199.85	$1,147.88	$1,095.91	$991.96	
Retiree Under 65 and Spouse Over 65 and child(ren)	$2,912.87	$2,393.16	$2,341.18	$2,289.21	$2,237.24	$2,185.27	$2,133.30	$2,081.33	$1,977.38	
Retiree Over 65	$888.04	$444.02	$399.62	$355.22	$310.81	$266.41	$222.01	$177.61	$88.80	$-
Retiree Over 65 and child(ren)	$1,873.44	$1,429.42	$1,385.02	$1,340.62	$1,296.21	$1,251.81	$1,207.41	$1,163.01	$1,074.20	$985.40
Retiree Over 65 and Spouse Under 65	$1,927.45	$1,483.43	$1,439.03	$1,394.63	$1,350.22	$1,305.82	$1,261.42	$1,217.02	$1,128.21	$1,039.41
Retiree Over 65 and Spouse Under 65 and child(ren)	$2,912.87	$2,468.85	$2,424.45	$2,380.05	$2,335.64	$2,291.24	$2,246.84	$2,202.44	$2,113.63	$2,024.83
Retiree Over 65 and Spouse Over 65	$1,776.05	$1,332.03	$1,287.63	$1,243.23	$1,198.82	$1,154.42	$1,110.02	$1,065.62	$976.81	$888.01
Retiree Over 65 and Spouse Over 65 and child(ren)	$2,756.28	$2,312.26	$2,267.86	$2,223.46	$2,179.05	$2,134.65	$2,090.25	$2,045.85	$1,957.04	$1,868.24