

**MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/22 - 12/31/22
FOR RETIREES THAT RETIRED ON OR AFTER 7/2/2010**

7% Increase in Rates

Effective 7/1/2018 Cumulative Years of Service with Howard	Monthly Premium	15 - 19	20 - 24	25 and Over	Grandfathered Medicare Eligible Retirees with over 30 years
County Public Schools		50%	75%	90%	100%
% of Board Contribution (Retiree Only)					

BLUE CHOICE

Retiree Under 65	\$624.13	\$325.29	\$175.86	\$86.21	
Retiree Under 65 and 1 child	\$1,248.59	\$949.75	\$800.33	\$710.67	
Retiree Under 65 and 2+ children	\$1,248.59	\$949.75	\$800.33	\$710.67	
Retiree Under 65 and Spouse Under 65	\$1,373.61	\$1,074.77	\$925.34	\$835.69	
Retiree Under 65 and Spouse Under 65 and 1 child	\$2,016.27	\$1,717.42	\$1,568.00	\$1,478.34	
Retiree Under 65 and Spouse Under 65 and 2+ children	\$2,016.27	\$1,717.42	\$1,568.00	\$1,478.34	
Retiree Under 65 and Spouse Over 65	\$1,135.52	\$836.67	\$687.25	\$597.59	
Retiree Under 65 and Spouse Over 65 and 1 child	\$1,759.98	\$1,461.13	\$1,311.71	\$1,222.06	
Retiree Under 65 and Spouse Over 65 and 2+ children	\$1,903.52	\$1,604.67	\$1,455.25	\$1,365.60	
Retiree Over 65	\$511.39	\$266.33	\$143.80	\$70.28	\$21.27
Retiree Over 65 and 1 child	\$1,135.85	\$890.79	\$768.26	\$694.75	\$645.73
Retiree Over 65 and 2+ children	\$1,135.85	\$890.79	\$768.26	\$694.75	\$645.73
Retiree Over 65 and Spouse Under 65	\$1,135.52	\$890.46	\$767.93	\$694.41	\$645.40
Retiree Over 65 and Spouse Under 65 and 1 child	\$1,759.98	\$1,514.92	\$1,392.39	\$1,318.88	\$1,269.87
Retiree Over 65 and Spouse Under 65 and 2+ children	\$1,903.52	\$1,658.46	\$1,535.93	\$1,462.42	\$1,413.41
Retiree Over 65 and Spouse Over 65	\$1,022.77	\$777.71	\$655.19	\$581.67	\$532.66
Retiree Over 65 and Spouse Over 65 and 1 child	\$1,665.42	\$1,420.37	\$1,297.84	\$1,224.32	\$1,175.31
Retiree Over 65 and Spouse Over 65 and 2+ children	\$1,665.42	\$1,420.37	\$1,297.84	\$1,224.32	\$1,175.31

AETNA HMO

Retiree Under 65	\$597.69	\$298.85	\$149.42	\$59.77	
Retiree Under 65 and 1 child	\$1,164.48	\$865.64	\$716.21	\$626.56	
Retiree Under 65 and 2+ children	\$1,164.48	\$865.64	\$716.21	\$626.56	
Retiree Under 65 and Spouse Under 65	\$1,310.36	\$1,011.52	\$862.10	\$772.44	
Retiree Under 65 and Spouse Under 65 and 1 child	\$1,873.96	\$1,575.11	\$1,425.69	\$1,336.03	
Retiree Under 65 and Spouse Under 65 and 2+ children	\$1,873.96	\$1,575.11	\$1,425.69	\$1,336.03	
Retiree Under 65 and Spouse Over 65	\$1,087.80	\$788.96	\$639.54	\$549.88	
Retiree Under 65 and Spouse Over 65 and 1 child	\$1,654.59	\$1,342.53	\$1,186.50	\$1,092.88	
Retiree Under 65 and Spouse Over 65 and 2+ children	\$1,654.59	\$1,342.53	\$1,186.50	\$1,092.88	
Retiree Over 65	\$490.11	\$245.06	\$122.53	\$49.01	\$-
Retiree Over 65 and 1 child	\$1,056.90	\$811.85	\$689.32	\$615.80	\$566.79
Retiree Over 65 and 2+ children	\$1,056.90	\$811.85	\$689.32	\$615.80	\$566.79

Retiree Over 65 and Spouse Under 65	\$1,087.80	\$842.75	\$720.22	\$646.70	\$597.69
Retiree Over 65 and Spouse Under 65 and 1 child	\$1,654.59	\$1,409.54	\$1,287.01	\$1,213.49	\$1,164.48
Retiree Over 65 and Spouse Under 65 and 2+ children	\$1,654.59	\$1,409.54	\$1,287.01	\$1,213.49	\$1,164.48
Retiree Over 65 and Spouse Over 65	\$980.23	\$735.17	\$612.64	\$539.12	\$490.11
Retiree Over 65 and Spouse Over 65 and 1 child	\$1,543.82	\$1,298.76	\$1,176.23	\$1,102.72	\$1,053.70
Retiree Over 65 and Spouse Over 65 and 2+ children	\$1,543.82	\$1,298.76	\$1,176.23	\$1,102.72	\$1,053.70

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County Public Schools					
% of Board Contribution (Retiree Only)		50%	75%	90%	100%

AETNA PPO

Retiree Under 65	\$733.29	\$434.45	\$285.02	\$195.37	
Retiree Under 65 and 1 child	\$1,428.47	\$1,129.63	\$980.20	\$890.55	
Retiree Under 65 and 2+ children	\$1,428.47	\$1,129.63	\$980.20	\$890.55	
Retiree Under 65 and Spouse Under 65	\$1,607.71	\$1,308.86	\$1,159.44	\$1,069.78	
Retiree Under 65 and Spouse Under 65 and 1 child	\$2,299.23	\$2,000.38	\$1,850.96	\$1,761.30	
Retiree Under 65 and Spouse Under 65 and 2+ children	\$2,299.23	\$2,000.38	\$1,850.96	\$1,761.30	
Retiree Under 65 and Spouse Over 65	\$1,359.77	\$1,060.92	\$911.50	\$821.84	
Retiree Under 65 and Spouse Over 65 and 1 child	\$2,054.95	\$1,756.10	\$1,606.68	\$1,517.02	
Retiree Under 65 and Spouse Over 65 and 2+ children	\$2,054.95	\$1,756.10	\$1,606.68	\$1,517.02	
Retiree Over 65	\$626.47	\$381.42	\$258.89	\$185.37	\$136.36
Retiree Over 65 and 1 child	\$1,321.65	\$1,076.60	\$954.07	\$880.55	\$831.54
Retiree Over 65 and 2+ children	\$1,321.65	\$1,076.60	\$954.07	\$880.55	\$831.54
Retiree Over 65 and Spouse Under 65	\$1,359.77	\$1,114.71	\$992.18	\$918.66	\$869.65
Retiree Over 65 and Spouse Under 65 and 1 child	\$2,054.95	\$1,809.89	\$1,687.36	\$1,613.84	\$1,564.83
Retiree Over 65 and Spouse Under 65 and 2+ children	\$2,054.95	\$1,809.89	\$1,687.36	\$1,613.84	\$1,564.83
Retiree Over 65 and Spouse Over 65	\$1,252.95	\$1,007.89	\$885.36	\$811.85	\$762.84
Retiree Over 65 and Spouse Over 65 and 1 child	\$1,944.47	\$1,699.41	\$1,576.88	\$1,503.37	\$1,454.35
Retiree Over 65 and Spouse Over 65 and 2+ children	\$1,944.47	\$1,699.41	\$1,576.88	\$1,503.37	\$1,454.35