

**MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/21 - 12/31/21  
FOR RETIREES THAT RETIRED ON OR AFTER 7/2/2010**

3.65% Increase for all plan coverages

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

**BLUE CHOICE**

Retiree Under 65	583.30	304.01	164.36	80.57	
Retiree Under 65 and 1 child	1,166.91	887.62	747.97	664.18	
Retiree Under 65 and 2+ children	1,166.91	887.62	747.97	664.18	
Retiree Under 65 and Spouse Under 65	1,283.75	1,004.46	864.81	781.02	
Retiree Under 65 and Spouse Under 65 and 1 child	1,884.36	1,605.07	1,465.42	1,381.63	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,884.36	1,605.07	1,465.42	1,381.63	
Retiree Under 65 and Spouse Over 65	1,061.23	781.94	642.29	558.50	
Retiree Under 65 and Spouse Over 65 and 1 child	1,644.84	1,365.55	1,225.90	1,142.11	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,778.99	1,499.70	1,360.05	1,276.26	
Retiree Over 65	477.93	248.91	134.39	65.69	19.88
Retiree Over 65 and 1 child	1,061.54	832.52	718.00	649.30	603.49
Retiree Over 65 and 2+ children	1,061.54	832.52	718.00	649.30	603.49
Retiree Over 65 and Spouse Under 65	1,061.23	832.21	717.69	648.99	603.18
Retiree Over 65 and Spouse Under 65 and 1 child	1,644.84	1,415.82	1,301.30	1,232.60	1,186.79
Retiree Over 65 and Spouse Under 65 and 2+ children	1,778.99	1,549.97	1,435.45	1,366.75	1,320.94
Retiree Over 65 and Spouse Over 65	955.86	726.84	612.32	543.62	497.81
Retiree Over 65 and Spouse Over 65 and 1 child	1,556.47	1,327.45	1,212.93	1,144.23	1,098.42
Retiree Over 65 and Spouse Over 65 and 2+ children	1,556.47	1,327.45	1,212.93	1,144.23	1,098.42

**AETNA HMO**

Retiree Under 65	558.59	279.30	139.65	55.86	
Retiree Under 65 and 1 child	1,088.30	809.01	669.36	585.57	
Retiree Under 65 and 2+ children	1,088.30	809.01	669.36	585.57	
Retiree Under 65 and Spouse Under 65	1,224.64	945.35	805.70	721.91	
Retiree Under 65 and Spouse Under 65 and 1 child	1,751.36	1,472.07	1,332.42	1,248.63	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,751.36	1,472.07	1,332.42	1,248.63	
Retiree Under 65 and Spouse Over 65	1,016.64	737.35	597.70	513.91	
Retiree Under 65 and Spouse Over 65 and 1 child	1,546.35	1,267.06	1,127.41	1,043.62	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,546.35	1,267.06	1,127.41	1,043.62	
Retiree Over 65	458.05	229.03	114.51	45.81	0.00
Retiree Over 65 and 1 child	987.76	758.74	644.22	575.52	529.71
Retiree Over 65 and 2+ children	987.76	758.74	644.22	575.52	529.71
Retiree Over 65 and Spouse Under 65	1,016.64	787.62	673.10	604.40	558.59
Retiree Over 65 and Spouse Under 65 and 1 child	1,546.35	1,317.33	1,202.81	1,134.11	1,088.30
Retiree Over 65 and Spouse Under 65 and 2+ children	1,546.35	1,317.33	1,202.81	1,134.11	1,088.30
Retiree Over 65 and Spouse Over 65	916.10	687.08	572.56	503.86	458.05
Retiree Over 65 and Spouse Over 65 and 1 child	1,442.82	1,213.80	1,099.28	1,030.58	984.77
Retiree Over 65 and Spouse Over 65 and 2+ children	1,442.82	1,213.80	1,099.28	1,030.58	984.77

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**AETNA PPO**

Retiree Under 65	685.32	406.03	266.38	182.59	
Retiree Under 65 and 1 child	1,335.02	1,055.73	916.08	832.29	
Retiree Under 65 and 2+ children	1,335.02	1,055.73	916.08	832.29	
Retiree Under 65 and Spouse Under 65	1,502.53	1,223.24	1,083.59	999.80	
Retiree Under 65 and Spouse Under 65 and 1 child	2,148.81	1,869.52	1,729.87	1,646.08	
Retiree Under 65 and Spouse Under 65 and 2+ children	2,148.81	1,869.52	1,729.87	1,646.08	
Retiree Under 65 and Spouse Over 65	1,270.81	991.52	851.87	768.08	
Retiree Under 65 and Spouse Over 65 and 1 child	1,920.51	1,641.22	1,501.57	1,417.78	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,920.51	1,641.22	1,501.57	1,417.78	
Retiree Over 65	585.49	356.47	241.95	173.25	127.44
Retiree Over 65 and 1 child	1,235.19	1,006.17	891.65	822.95	777.14
Retiree Over 65 and 2+ children	1,235.19	1,006.17	891.65	822.95	777.14
Retiree Over 65 and Spouse Under 65	1,270.81	1,041.79	927.27	858.57	812.76
Retiree Over 65 and Spouse Under 65 and 1 child	1,920.51	1,691.49	1,576.97	1,508.27	1,462.46
Retiree Over 65 and Spouse Under 65 and 2+ children	1,920.51	1,691.49	1,576.97	1,508.27	1,462.46
Retiree Over 65 and Spouse Over 65	1,170.98	941.96	827.44	758.74	712.93
Retiree Over 65 and Spouse Over 65 and 1 child	1,817.26	1,588.24	1,473.72	1,405.02	1,359.21
Retiree Over 65 and Spouse Over 65 and 2+ children	1,817.26	1,588.24	1,473.72	1,405.02	1,359.21