

**MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/19 - 12/31/19
FOR RETIREES THAT RETIRED ON OR AFTER 7/2/2010**

5.10% Increase for all plan coverages, except for Parent/Child(ren) and Family Coverage only for Blue Choice with a 7.65% Increase

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	522.04	272.08	147.09	72.10	
Retiree Under 65 and 1 child	1,044.36	794.40	669.41	594.42	
Retiree Under 65 and 2+ children	1,044.36	794.40	669.41	594.42	
Retiree Under 65 and Spouse Under 65	1,148.92	898.96	773.97	698.98	
Retiree Under 65 and Spouse Under 65 and 1 child	1,686.46	1,436.50	1,311.51	1,236.52	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,686.46	1,436.50	1,311.51	1,236.52	
Retiree Under 65 and Spouse Over 65	949.78	699.82	574.83	499.84	
Retiree Under 65 and Spouse Over 65 and 1 child	1,472.10	1,222.14	1,097.15	1,022.16	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,592.16	1,342.20	1,217.21	1,142.22	
Retiree Over 65	427.74	222.77	120.29	58.79	17.80
Retiree Over 65 and 1 child	950.06	745.09	642.61	581.11	540.12
Retiree Over 65 and 2+ children	950.06	745.09	642.61	581.11	540.12
Retiree Over 65 and Spouse Under 65	949.78	744.81	642.33	580.83	539.84
Retiree Over 65 and Spouse Under 65 and 1 child	1,472.10	1,267.13	1,164.65	1,103.15	1,062.16
Retiree Over 65 and Spouse Under 65 and 2+ children	1,592.16	1,387.19	1,284.71	1,223.21	1,182.22
Retiree Over 65 and Spouse Over 65	855.48	650.51	548.03	486.53	445.54
Retiree Over 65 and Spouse Over 65 and 1 child	1,393.02	1,188.05	1,085.57	1,024.07	983.08
Retiree Over 65 and Spouse Over 65 and 2+ children	1,393.02	1,188.05	1,085.57	1,024.07	983.08

AETNA HMO

Retiree Under 65	499.93	249.97	124.98	49.99	
Retiree Under 65 and 1 child	974.01	724.05	599.06	524.07	
Retiree Under 65 and 2+ children	974.01	724.05	599.06	524.07	
Retiree Under 65 and Spouse Under 65	1,096.02	846.06	721.07	646.08	
Retiree Under 65 and Spouse Under 65 and 1 child	1,567.43	1,317.47	1,192.48	1,117.49	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,567.43	1,317.47	1,192.48	1,117.49	
Retiree Under 65 and Spouse Over 65	909.87	659.91	534.92	459.93	
Retiree Under 65 and Spouse Over 65 and 1 child	1,383.95	1,133.99	1,009.00	934.01	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,383.95	1,133.99	1,009.00	934.01	
Retiree Over 65	409.94	204.97	102.49	40.99	0.00
Retiree Over 65 and 1 child	884.02	679.05	576.57	515.07	474.08
Retiree Over 65 and 2+ children	884.02	679.05	576.57	515.07	474.08
Retiree Over 65 and Spouse Under 65	909.87	704.90	602.42	540.92	499.93
Retiree Over 65 and Spouse Under 65 and 1 child	1,383.95	1,178.98	1,076.50	1,015.00	974.01
Retiree Over 65 and Spouse Under 65 and 2+ children	1,383.95	1,178.98	1,076.50	1,015.00	974.01
Retiree Over 65 and Spouse Over 65	819.88	614.91	512.43	450.93	409.94
Retiree Over 65 and Spouse Over 65 and 1 child	1,291.29	1,086.32	983.84	922.34	881.35
Retiree Over 65 and Spouse Over 65 and 2+ children	1,291.29	1,086.32	983.84	922.34	881.35

**MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/19 - 12/31/19
FOR RETIREES THAT RETIRED ON OR AFTER 7/2/2010**

5.10% Increase for all plan coverages, except for Parent/Child(ren) and Family Coverage only for Blue Choice with a 7.65% Increase

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%

AETNA PPO

Retiree Under 65	613.35	363.39	238.40	163.41	
Retiree Under 65 and 1 child	1,194.81	944.85	819.86	744.87	
Retiree Under 65 and 2+ children	1,194.81	944.85	819.86	744.87	
Retiree Under 65 and Spouse Under 65	1,344.73	1,094.77	969.78	894.79	
Retiree Under 65 and Spouse Under 65 and 1 child	1,923.14	1,673.18	1,548.19	1,473.20	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,923.14	1,673.18	1,548.19	1,473.20	
Retiree Under 65 and Spouse Over 65	1,137.35	887.39	762.40	687.41	
Retiree Under 65 and Spouse Over 65 and 1 child	1,718.81	1,468.85	1,343.86	1,268.87	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,718.81	1,468.85	1,343.86	1,268.87	
Retiree Over 65	524.00	319.03	216.55	155.05	114.06
Retiree Over 65 and 1 child	1,105.46	900.49	798.01	736.51	695.52
Retiree Over 65 and 2+ children	1,105.46	900.49	798.01	736.51	695.52
Retiree Over 65 and Spouse Under 65	1,137.35	932.38	829.90	768.40	727.41
Retiree Over 65 and Spouse Under 65 and 1 child	1,718.81	1,513.84	1,411.36	1,349.86	1,308.87
Retiree Over 65 and Spouse Under 65 and 2+ children	1,718.81	1,513.84	1,411.36	1,349.86	1,308.87
Retiree Over 65 and Spouse Over 65	1,048.00	843.03	740.55	679.05	638.06
Retiree Over 65 and Spouse Over 65 and 1 child	1,626.41	1,421.44	1,318.96	1,257.46	1,216.47
Retiree Over 65 and Spouse Over 65 and 2+ children	1,626.41	1,421.44	1,318.96	1,257.46	1,216.47