

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

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

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	522.04	261.02	234.92	208.82	182.71	156.61	130.51	104.41	52.20	
Retiree Under 65 and 1 child	1,044.36	783.34	757.24	731.14	705.03	678.93	652.83	626.73	574.52	
Retiree Under 65 and 2+ children	1,044.36	783.34	757.24	731.14	705.03	678.93	652.83	626.73	574.52	
Retiree Under 65 and Spouse Under 65	1,148.92	887.90	861.80	835.70	809.59	783.49	757.39	731.29	679.08	
Retiree Under 65 and Spouse Under 65 and 1 child	1,686.46	1,425.44	1,399.34	1,373.24	1,347.13	1,321.03	1,294.93	1,268.83	1,216.62	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,686.46	1,425.44	1,399.34	1,373.24	1,347.13	1,321.03	1,294.93	1,268.83	1,216.62	
Retiree Under 65 and Spouse Over 65	949.78	688.76	662.66	636.56	610.45	584.35	558.25	532.15	479.94	
Retiree Under 65 and Spouse Over 65 and 1 child	1,472.10	1,211.08	1,184.98	1,158.88	1,132.77	1,106.67	1,080.57	1,054.47	1,002.26	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,592.16	1,331.14	1,305.04	1,278.94	1,252.83	1,226.73	1,200.63	1,174.53	1,122.32	
Retiree Over 65	427.74	213.87	192.48	171.10	149.71	128.32	106.94	85.55	42.77	0.00
Retiree Over 65 and 1 child	950.06	736.19	714.80	693.42	672.03	650.64	629.26	607.87	565.09	522.32
Retiree Over 65 and 2+ children	950.06	736.19	714.80	693.42	672.03	650.64	629.26	607.87	565.09	522.32
Retiree Over 65 and Spouse Under 65	949.78	735.91	714.52	693.14	671.75	650.36	628.98	607.59	564.81	522.04
Retiree Over 65 and Spouse Under 65 and 1 child	1,472.10	1,258.23	1,236.84	1,215.46	1,194.07	1,172.68	1,151.30	1,129.91	1,087.13	1,044.36
Retiree Over 65 and Spouse Under 65 and 2+ children	1,592.16	1,378.29	1,356.90	1,335.52	1,314.13	1,292.74	1,271.36	1,249.97	1,207.19	1,164.42
Retiree Over 65 and Spouse Over 65	855.48	641.61	620.22	598.84	577.45	556.06	534.68	513.29	470.51	427.74
Retiree Over 65 and Spouse Over 65 and 1 child	1,393.02	1,179.15	1,157.76	1,136.38	1,114.99	1,093.60	1,072.22	1,050.83	1,008.05	965.28
Retiree Over 65 and Spouse Over 65 and 2+ children	1,393.02	1,179.15	1,157.76	1,136.38	1,114.99	1,093.60	1,072.22	1,050.83	1,008.05	965.28

**AETNA HMO**

Retiree Under 65	499.93	249.97	224.97	199.97	174.98	149.98	124.98	99.99	49.99	
Retiree Under 65 and 1 child	974.01	724.05	699.05	674.05	649.06	624.06	599.06	574.07	524.07	
Retiree Under 65 and 2+ children	974.01	724.05	699.05	674.05	649.06	624.06	599.06	574.07	524.07	
Retiree Under 65 and Spouse Under 65	1,096.02	846.06	821.06	796.06	771.07	746.07	721.07	696.08	646.08	
Retiree Under 65 and Spouse Under 65 and 1 child	1,567.43	1,317.47	1,292.47	1,267.47	1,242.48	1,217.48	1,192.48	1,167.49	1,117.49	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,567.43	1,317.47	1,292.47	1,267.47	1,242.48	1,217.48	1,192.48	1,167.49	1,117.49	
Retiree Under 65 and Spouse Over 65	909.87	659.91	634.91	609.91	584.92	559.92	534.92	509.93	459.93	
Retiree Under 65 and Spouse Over 65 and 1 child	1,383.95	1,133.99	1,108.99	1,083.99	1,059.00	1,034.00	1,009.00	984.01	934.01	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,383.95	1,133.99	1,108.99	1,083.99	1,059.00	1,034.00	1,009.00	984.01	934.01	
Retiree Over 65	409.94	204.97	184.47	163.98	143.48	122.98	102.49	81.99	40.99	0.00
Retiree Over 65 and 1 child	884.02	679.05	658.55	638.06	617.56	597.06	576.57	556.07	515.07	474.08
Retiree Over 65 and 2+ children	884.02	679.05	658.55	638.06	617.56	597.06	576.57	556.07	515.07	474.08
Retiree Over 65 and Spouse Under 65	909.87	704.90	684.40	663.91	643.41	622.91	602.42	581.92	540.92	499.93
Retiree Over 65 and Spouse Under 65 and 1 child	1,383.95	1,178.98	1,158.48	1,137.99	1,117.49	1,096.99	1,076.50	1,056.00	1,015.00	974.01
Retiree Over 65 and Spouse Under 65 and 2+ children	1,383.95	1,178.98	1,158.48	1,137.99	1,117.49	1,096.99	1,076.50	1,056.00	1,015.00	974.01
Retiree Over 65 and Spouse Over 65	819.88	614.91	594.41	573.92	553.42	532.92	512.43	491.93	450.93	409.94
Retiree Over 65 and Spouse Over 65 and 1 child	1,291.29	1,086.32	1,065.82	1,045.33	1,024.83	1,004.33	983.84	963.34	922.34	881.35
Retiree Over 65 and Spouse Over 65 and 2+ children	1,291.29	1,086.32	1,065.82	1,045.33	1,024.83	1,004.33	983.84	963.34	922.34	881.35

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**AETNA PPO**

Retiree Under 65	613.35	306.68	276.01	245.34	214.67	184.01	153.34	122.67	61.34	
Retiree Under 65 and 1 child	1,194.81	888.14	857.47	826.80	796.13	765.47	734.80	704.13	642.80	
Retiree Under 65 and 2+ children	1,194.81	888.14	857.47	826.80	796.13	765.47	734.80	704.13	642.80	
Retiree Under 65 and Spouse Under 65	1,344.73	1,038.06	1,007.39	976.72	946.05	915.39	884.72	854.05	792.72	
Retiree Under 65 and Spouse Under 65 and 1 child	1,923.14	1,616.47	1,585.80	1,555.13	1,524.46	1,493.80	1,463.13	1,432.46	1,371.13	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,923.14	1,616.47	1,585.80	1,555.13	1,524.46	1,493.80	1,463.13	1,432.46	1,371.13	
Retiree Under 65 and Spouse Over 65	1,137.35	830.68	800.01	769.34	738.67	708.01	677.34	646.67	585.34	
Retiree Under 65 and Spouse Over 65 and 1 child	1,718.81	1,412.14	1,381.47	1,350.80	1,320.13	1,289.47	1,258.80	1,228.13	1,166.80	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,718.81	1,412.14	1,381.47	1,350.80	1,320.13	1,289.47	1,258.80	1,228.13	1,166.80	
Retiree Over 65	524.00	262.00	235.80	209.60	183.40	157.20	131.00	104.80	52.40	0.00
Retiree Over 65 and 1 child	1,105.46	843.46	817.26	791.06	764.86	738.66	712.46	686.26	633.86	581.46
Retiree Over 65 and 2+ children	1,105.46	843.46	817.26	791.06	764.86	738.66	712.46	686.26	633.86	581.46
Retiree Over 65 and Spouse Under 65	1,137.35	875.35	849.15	822.95	796.75	770.55	744.35	718.15	665.75	613.35
Retiree Over 65 and Spouse Under 65 and 1 child	1,718.81	1,456.81	1,430.61	1,404.41	1,378.21	1,352.01	1,325.81	1,299.61	1,247.21	1,194.81
Retiree Over 65 and Spouse Under 65 and 2+ children	1,718.81	1,456.81	1,430.61	1,404.41	1,378.21	1,352.01	1,325.81	1,299.61	1,247.21	1,194.81
Retiree Over 65 and Spouse Over 65	1,048.00	786.00	759.80	733.60	707.40	681.20	655.00	628.80	576.40	524.00
Retiree Over 65 and Spouse Over 65 and 1 child	1,626.41	1,364.41	1,338.21	1,312.01	1,285.81	1,259.61	1,233.41	1,207.21	1,154.81	1,102.41
Retiree Over 65 and Spouse Over 65 and 2+ children	1,626.41	1,364.41	1,338.21	1,312.01	1,285.81	1,259.61	1,233.41	1,207.21	1,154.81	1,102.41