

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

3.65% Increase for all plan coverages

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	583.30	291.65	262.49	233.32	204.16	174.99	145.83	116.66	58.33	
Retiree Under 65 and 1 child	1,166.91	875.26	846.10	816.93	787.77	758.60	729.44	700.27	641.94	
Retiree Under 65 and 2+ children	1,166.91	875.26	846.10	816.93	787.77	758.60	729.44	700.27	641.94	
Retiree Under 65 and Spouse Under 65	1,283.75	992.10	962.94	933.77	904.61	875.44	846.28	817.11	758.78	
Retiree Under 65 and Spouse Under 65 and 1 child	1,884.36	1,592.71	1,563.55	1,534.38	1,505.22	1,476.05	1,446.89	1,417.72	1,359.39	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,884.36	1,592.71	1,563.55	1,534.38	1,505.22	1,476.05	1,446.89	1,417.72	1,359.39	
Retiree Under 65 and Spouse Over 65	1,061.23	769.58	740.42	711.25	682.09	652.92	623.76	594.59	536.26	
Retiree Under 65 and Spouse Over 65 and 1 child	1,644.84	1,353.19	1,324.03	1,294.86	1,265.70	1,236.53	1,207.37	1,178.20	1,119.87	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,778.99	1,487.34	1,458.18	1,429.01	1,399.85	1,370.68	1,341.52	1,312.35	1,254.02	
Retiree Over 65	477.93	238.97	215.07	191.17	167.28	143.38	119.48	95.59	47.79	0.00
Retiree Over 65 and 1 child	1,061.54	822.58	798.68	774.78	750.89	726.99	703.09	679.20	631.40	583.61
Retiree Over 65 and 2+ children	1,061.54	822.58	798.68	774.78	750.89	726.99	703.09	679.20	631.40	583.61
Retiree Over 65 and Spouse Under 65	1,061.23	822.27	798.37	774.47	750.58	726.68	702.78	678.89	631.09	583.30
Retiree Over 65 and Spouse Under 65 and 1 child	1,644.84	1,405.88	1,381.98	1,358.08	1,334.19	1,310.29	1,286.39	1,262.50	1,214.70	1,166.91
Retiree Over 65 and Spouse Under 65 and 2+ children	1,778.99	1,540.03	1,516.13	1,492.23	1,468.34	1,444.44	1,420.54	1,396.65	1,348.85	1,301.06
Retiree Over 65 and Spouse Over 65	955.86	716.90	693.00	669.10	645.21	621.31	597.41	573.52	525.72	477.93
Retiree Over 65 and Spouse Over 65 and 1 child	1,556.47	1,317.51	1,293.61	1,269.71	1,245.82	1,221.92	1,198.02	1,174.13	1,126.33	1,078.54
Retiree Over 65 and Spouse Over 65 and 2+ children	1,556.47	1,317.51	1,293.61	1,269.71	1,245.82	1,221.92	1,198.02	1,174.13	1,126.33	1,078.54

AETNA HMO

Retiree Under 65	558.59	279.30	251.37	223.44	195.51	167.58	139.65	111.72	55.86	
Retiree Under 65 and 1 child	1,088.30	809.01	781.08	753.15	725.22	697.29	669.36	641.43	585.57	
Retiree Under 65 and 2+ children	1,088.30	809.01	781.08	753.15	725.22	697.29	669.36	641.43	585.57	
Retiree Under 65 and Spouse Under 65	1,224.64	945.35	917.42	889.49	861.56	833.63	805.70	777.77	721.91	
Retiree Under 65 and Spouse Under 65 and 1 child	1,751.36	1,472.07	1,444.14	1,416.21	1,388.28	1,360.35	1,332.42	1,304.49	1,248.63	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,751.36	1,472.07	1,444.14	1,416.21	1,388.28	1,360.35	1,332.42	1,304.49	1,248.63	
Retiree Under 65 and Spouse Over 65	1,016.64	737.35	709.42	681.49	653.56	625.63	597.70	569.77	513.91	
Retiree Under 65 and Spouse Over 65 and 1 child	1,546.35	1,267.06	1,239.13	1,211.20	1,183.27	1,155.34	1,127.41	1,099.48	1,043.62	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,546.35	1,267.06	1,239.13	1,211.20	1,183.27	1,155.34	1,127.41	1,099.48	1,043.62	
Retiree Over 65	458.05	229.03	206.12	183.22	160.32	137.42	114.51	91.61	45.81	0.00
Retiree Over 65 and 1 child	987.76	758.74	735.83	712.93	690.03	667.13	644.22	621.32	575.52	529.71
Retiree Over 65 and 2+ children	987.76	758.74	735.83	712.93	690.03	667.13	644.22	621.32	575.52	529.71
Retiree Over 65 and Spouse Under 65	1,016.64	787.62	764.71	741.81	718.91	696.01	673.10	650.20	604.40	558.59
Retiree Over 65 and Spouse Under 65 and 1 child	1,546.35	1,317.33	1,294.42	1,271.52	1,248.62	1,225.72	1,202.81	1,179.91	1,134.11	1,088.30
Retiree Over 65 and Spouse Under 65 and 2+ children	1,546.35	1,317.33	1,294.42	1,271.52	1,248.62	1,225.72	1,202.81	1,179.91	1,134.11	1,088.30
Retiree Over 65 and Spouse Over 65	916.10	687.08	664.17	641.27	618.37	595.47	572.56	549.66	503.86	458.05
Retiree Over 65 and Spouse Over 65 and 1 child	1,442.82	1,213.80	1,190.89	1,167.99	1,145.09	1,122.19	1,099.28	1,076.38	1,030.58	984.77
Retiree Over 65 and Spouse Over 65 and 2+ children	1,442.82	1,213.80	1,190.89	1,167.99	1,145.09	1,122.19	1,099.28	1,076.38	1,030.58	984.77

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AETNA PPO

Retiree Under 65	685.32	342.66	308.39	274.13	239.86	205.60	171.33	137.06	68.53	
Retiree Under 65 and 1 child	1,335.02	992.36	958.09	923.83	889.56	855.30	821.03	786.76	718.23	
Retiree Under 65 and 2+ children	1,335.02	992.36	958.09	923.83	889.56	855.30	821.03	786.76	718.23	
Retiree Under 65 and Spouse Under 65	1,502.53	1,159.87	1,125.60	1,091.34	1,057.07	1,022.81	988.54	954.27	885.74	
Retiree Under 65 and Spouse Under 65 and 1 child	2,148.81	1,806.15	1,771.88	1,737.62	1,703.35	1,669.09	1,634.82	1,600.55	1,532.02	
Retiree Under 65 and Spouse Under 65 and 2+ children	2,148.81	1,806.15	1,771.88	1,737.62	1,703.35	1,669.09	1,634.82	1,600.55	1,532.02	
Retiree Under 65 and Spouse Over 65	1,270.81	928.15	893.88	859.62	825.35	791.09	756.82	722.55	654.02	
Retiree Under 65 and Spouse Over 65 and 1 child	1,920.51	1,577.85	1,543.58	1,509.32	1,475.05	1,440.79	1,406.52	1,372.25	1,303.72	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,920.51	1,577.85	1,543.58	1,509.32	1,475.05	1,440.79	1,406.52	1,372.25	1,303.72	
Retiree Over 65	585.49	292.75	263.47	234.20	204.92	175.65	146.37	117.10	58.55	0.00
Retiree Over 65 and 1 child	1,235.19	942.45	913.17	883.90	854.62	825.35	796.07	766.80	708.25	649.70
Retiree Over 65 and 2+ children	1,235.19	942.45	913.17	883.90	854.62	825.35	796.07	766.80	708.25	649.70
Retiree Over 65 and Spouse Under 65	1,270.81	978.07	948.79	919.52	890.24	860.97	831.69	802.42	743.87	685.32
Retiree Over 65 and Spouse Under 65 and 1 child	1,920.51	1,627.77	1,598.49	1,569.22	1,539.94	1,510.67	1,481.39	1,452.12	1,393.57	1,335.02
Retiree Over 65 and Spouse Under 65 and 2+ children	1,920.51	1,627.77	1,598.49	1,569.22	1,539.94	1,510.67	1,481.39	1,452.12	1,393.57	1,335.02
Retiree Over 65 and Spouse Over 65	1,170.98	878.24	848.96	819.69	790.41	761.14	731.86	702.59	644.04	585.49
Retiree Over 65 and Spouse Over 65 and 1 child	1,817.26	1,524.52	1,495.24	1,465.97	1,436.69	1,407.42	1,378.14	1,348.87	1,290.32	1,231.77
Retiree Over 65 and Spouse Over 65 and 2+ children	1,817.26	1,524.52	1,495.24	1,465.97	1,436.69	1,407.42	1,378.14	1,348.87	1,290.32	1,231.77