

**MEDICAL INSURANCE PLANS - RETIREE MONTHLY PREMIUM COSTS 1/1/18 - 12/31/18  
FOR RETIREES THAT RETIRED ON OR AFTER 7/2/2010**

Increase 0.00%

Consecutive 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	496.71	258.88	139.96	68.61	
Retiree Under 65 and 1 child	970.14	732.31	613.39	542.04	
Retiree Under 65 and 2+ children	1,566.61	1,328.78	1,209.86	1,138.51	
Retiree Under 65 and Spouse Under 65	1,093.17	855.34	736.42	665.07	
Retiree Under 65 and Spouse Under 65 and 1 child	1,566.61	1,328.78	1,209.86	1,138.51	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,566.61	1,328.78	1,209.86	1,138.51	
Retiree Under 65 and Spouse Over 65	903.69	665.86	546.94	475.59	
Retiree Under 65 and Spouse Over 65 and 1 child	1,377.12	1,139.29	1,020.37	949.02	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,476.88	1,239.05	1,120.13	1,048.78	
Retiree Over 65	406.98	211.96	114.44	55.94	16.93
Retiree Over 65 and 1 child	880.41	685.39	587.87	529.37	490.36
Retiree Over 65 and 2+ children	1,476.88	1,281.86	1,184.34	1,125.84	1,086.83
Retiree Over 65 and Spouse Under 65	903.69	708.67	611.15	552.65	513.64
Retiree Over 65 and Spouse Under 65 and 1 child	1,377.12	1,182.10	1,084.58	1,026.08	987.07
Retiree Over 65 and Spouse Under 65 and 2+ children	1,476.88	1,281.86	1,184.34	1,125.84	1,086.83
Retiree Over 65 and Spouse Over 65	813.96	618.94	521.42	462.92	423.91
Retiree Over 65 and Spouse Over 65 and 1 child	1,287.40	1,092.38	994.86	936.36	897.35
Retiree Over 65 and Spouse Over 65 and 2+ children	1,287.40	1,092.38	994.86	936.36	897.35

**AETNA HMO**

Retiree Under 65	475.67	237.84	118.92	47.57	
Retiree Under 65 and 1 child	926.75	688.92	570.00	498.65	
Retiree Under 65 and 2+ children	926.75	688.92	570.00	498.65	
Retiree Under 65 and Spouse Under 65	1,042.84	805.01	686.09	614.74	
Retiree Under 65 and Spouse Under 65 and 1 child	1,491.37	1,253.54	1,134.62	1,063.27	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,491.37	1,253.54	1,134.62	1,063.27	
Retiree Under 65 and Spouse Over 65	865.72	627.89	508.97	437.62	
Retiree Under 65 and Spouse Over 65 and 1 child	1,316.80	1,078.97	960.05	888.70	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,316.80	1,078.97	960.05	888.70	
Retiree Over 65	390.05	195.03	97.51	39.01	0.00
Retiree Over 65 and 1 child	841.13	646.11	548.59	490.09	451.08
Retiree Over 65 and 2+ children	841.13	646.11	548.59	490.09	451.08
Retiree Over 65 and Spouse Under 65	865.72	670.70	573.18	514.68	475.67
Retiree Over 65 and Spouse Under 65 and 1 child	1,316.80	1,121.78	1,024.26	965.76	926.75
Retiree Over 65 and Spouse Under 65 and 2+ children	1,316.80	1,121.78	1,024.26	965.76	926.75
Retiree Over 65 and Spouse Over 65	780.10	585.08	487.56	429.06	390.05
Retiree Over 65 and Spouse Over 65 and 1 child	1,228.63	1,033.61	936.09	877.59	838.58
Retiree Over 65 and Spouse Over 65 and 2+ children	1,228.63	1,033.61	936.09	877.59	838.58

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**AETNA PPO**

Retiree Under 65	583.59	345.76	226.84	155.49	
Retiree Under 65 and 1 child	1,136.83	899.00	780.08	708.73	
Retiree Under 65 and 2+ children	1,136.83	899.00	780.08	708.73	
Retiree Under 65 and Spouse Under 65	1,279.48	1,041.65	922.73	851.38	
Retiree Under 65 and Spouse Under 65 and 1 child	1,829.82	1,591.99	1,473.07	1,401.72	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,829.82	1,591.99	1,473.07	1,401.72	
Retiree Under 65 and Spouse Over 65	1,082.16	844.33	725.41	654.06	
Retiree Under 65 and Spouse Over 65 and 1 child	1,635.40	1,397.57	1,278.65	1,207.30	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,635.40	1,397.57	1,278.65	1,207.30	
Retiree Over 65	498.57	303.55	206.03	147.53	108.52
Retiree Over 65 and 1 child	1,051.81	856.79	759.27	700.77	661.76
Retiree Over 65 and 2+ children	1,051.81	856.79	759.27	700.77	661.76
Retiree Over 65 and Spouse Under 65	1,082.16	887.14	789.62	731.12	692.11
Retiree Over 65 and Spouse Under 65 and 1 child	1,635.40	1,440.38	1,342.86	1,284.36	1,245.35
Retiree Over 65 and Spouse Under 65 and 2+ children	1,635.40	1,440.38	1,342.86	1,284.36	1,245.35
Retiree Over 65 and Spouse Over 65	997.14	802.12	704.60	646.10	607.09
Retiree Over 65 and Spouse Over 65 and 1 child	1,547.48	1,352.46	1,254.94	1,196.44	1,157.43
Retiree Over 65 and Spouse Over 65 and 2+ children	1,547.48	1,352.46	1,254.94	1,196.44	1,157.43