

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

Increase 0.00%

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	496.71	248.36	223.52	198.68	173.85	149.01	124.18	99.34	49.67	
Retiree Under 65 and 1 child	970.14	721.79	696.95	672.11	647.28	622.44	597.61	572.77	523.10	
Retiree Under 65 and 2+ children	1,566.61	1,318.26	1,293.42	1,268.58	1,243.75	1,218.91	1,194.08	1,169.24	1,119.57	
Retiree Under 65 and Spouse Under 65	1,093.17	844.82	819.98	795.14	770.31	745.47	720.64	695.80	646.13	
Retiree Under 65 and Spouse Under 65 and 1 child	1,566.61	1,318.26	1,293.42	1,268.58	1,243.75	1,218.91	1,194.08	1,169.24	1,119.57	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,566.61	1,318.26	1,293.42	1,268.58	1,243.75	1,218.91	1,194.08	1,169.24	1,119.57	
Retiree Under 65 and Spouse Over 65	903.69	655.34	630.50	605.66	580.83	555.99	531.16	506.32	456.65	
Retiree Under 65 and Spouse Over 65 and 1 child	1,377.12	1,128.77	1,103.93	1,079.09	1,054.26	1,029.42	1,004.59	979.75	930.08	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,476.88	1,228.53	1,203.69	1,178.85	1,154.02	1,129.18	1,104.35	1,079.51	1,029.84	
Retiree Over 65	406.98	203.49	183.14	162.79	142.44	122.09	101.75	81.40	40.70	0.00
Retiree Over 65 and 1 child	880.41	676.92	656.57	636.22	615.87	595.52	575.18	554.83	514.13	473.43
Retiree Over 65 and 2+ children	1,476.88	1,273.39	1,253.04	1,232.69	1,212.34	1,191.99	1,171.65	1,151.30	1,110.60	1,069.90
Retiree Over 65 and Spouse Under 65	903.69	700.20	679.85	659.50	639.15	618.80	598.46	578.11	537.41	496.71
Retiree Over 65 and Spouse Under 65 and 1 child	1,377.12	1,173.63	1,153.28	1,132.93	1,112.58	1,092.23	1,071.89	1,051.54	1,010.84	970.14
Retiree Over 65 and Spouse Under 65 and 2+ children	1,476.88	1,273.39	1,253.04	1,232.69	1,212.34	1,191.99	1,171.65	1,151.30	1,110.60	1,069.90
Retiree Over 65 and Spouse Over 65	813.96	610.47	590.12	569.77	549.42	529.07	508.73	488.38	447.68	406.98
Retiree Over 65 and Spouse Over 65 and 1 child	1,287.40	1,083.91	1,063.56	1,043.21	1,022.86	1,002.51	982.17	961.82	921.12	880.42
Retiree Over 65 and Spouse Over 65 and 2+ children	1,287.40	1,083.91	1,063.56	1,043.21	1,022.86	1,002.51	982.17	961.82	921.12	880.42

AETNA HMO

Retiree Under 65	475.67	237.84	214.05	190.27	166.48	142.70	118.92	95.13	47.57	
Retiree Under 65 and 1 child	926.75	688.92	665.13	641.35	617.56	593.78	570.00	546.21	498.65	
Retiree Under 65 and 2+ children	926.75	688.92	665.13	641.35	617.56	593.78	570.00	546.21	498.65	
Retiree Under 65 and Spouse Under 65	1,042.84	805.01	781.22	757.44	733.65	709.87	686.09	662.30	614.74	
Retiree Under 65 and Spouse Under 65 and 1 child	1,491.37	1,253.54	1,229.75	1,205.97	1,182.18	1,158.40	1,134.62	1,110.83	1,063.27	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,491.37	1,253.54	1,229.75	1,205.97	1,182.18	1,158.40	1,134.62	1,110.83	1,063.27	
Retiree Under 65 and Spouse Over 65	865.72	627.89	604.10	580.32	556.53	532.75	508.97	485.18	437.62	
Retiree Under 65 and Spouse Over 65 and 1 child	1,316.80	1,078.97	1,055.18	1,031.40	1,007.61	983.83	960.05	936.26	888.70	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,316.80	1,078.97	1,055.18	1,031.40	1,007.61	983.83	960.05	936.26	888.70	
Retiree Over 65	390.05	195.03	175.52	156.02	136.52	117.02	97.51	78.01	39.01	0.00
Retiree Over 65 and 1 child	841.13	646.11	626.60	607.10	587.60	568.10	548.59	529.09	490.09	451.08
Retiree Over 65 and 2+ children	841.13	646.11	626.60	607.10	587.60	568.10	548.59	529.09	490.09	451.08
Retiree Over 65 and Spouse Under 65	865.72	670.70	651.19	631.69	612.19	592.69	573.18	553.68	514.68	475.67
Retiree Over 65 and Spouse Under 65 and 1 child	1,316.80	1,121.78	1,102.27	1,082.77	1,063.27	1,043.77	1,024.26	1,004.76	965.76	926.75
Retiree Over 65 and Spouse Under 65 and 2+ children	1,316.80	1,121.78	1,102.27	1,082.77	1,063.27	1,043.77	1,024.26	1,004.76	965.76	926.75
Retiree Over 65 and Spouse Over 65	780.10	585.08	565.57	546.07	526.57	507.07	487.56	468.06	429.06	390.05
Retiree Over 65 and Spouse Over 65 and 1 child	1,228.63	1,033.61	1,014.10	994.60	975.10	955.60	936.09	916.59	877.59	838.58
Retiree Over 65 and Spouse Over 65 and 2+ children	1,228.63	1,033.61	1,014.10	994.60	975.10	955.60	936.09	916.59	877.59	838.58

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AETNA PPO

Retiree Under 65	583.59	291.80	262.62	233.44	204.26	175.08	145.90	116.72	58.36	
Retiree Under 65 and 1 child	1,136.83	845.04	815.86	786.68	757.50	728.32	699.14	669.96	611.60	
Retiree Under 65 and 2+ children	1,136.83	845.04	815.86	786.68	757.50	728.32	699.14	669.96	611.60	
Retiree Under 65 and Spouse Under 65	1,279.48	987.69	958.51	929.33	900.15	870.97	841.79	812.61	754.25	
Retiree Under 65 and Spouse Under 65 and 1 child	1,829.82	1,538.03	1,508.85	1,479.67	1,450.49	1,421.31	1,392.13	1,362.95	1,304.59	
Retiree Under 65 and Spouse Under 65 and 2+ children	1,829.82	1,538.03	1,508.85	1,479.67	1,450.49	1,421.31	1,392.13	1,362.95	1,304.59	
Retiree Under 65 and Spouse Over 65	1,082.16	790.37	761.19	732.01	702.83	673.65	644.47	615.29	556.93	
Retiree Under 65 and Spouse Over 65 and 1 child	1,635.40	1,343.61	1,314.43	1,285.25	1,256.07	1,226.89	1,197.71	1,168.53	1,110.17	
Retiree Under 65 and Spouse Over 65 and 2+ children	1,635.40	1,343.61	1,314.43	1,285.25	1,256.07	1,226.89	1,197.71	1,168.53	1,110.17	
Retiree Over 65	498.57	249.29	224.36	199.43	174.50	149.57	124.64	99.71	49.86	0.00
Retiree Over 65 and 1 child	1,051.81	802.53	777.60	752.67	727.74	702.81	677.88	652.95	603.10	553.24
Retiree Over 65 and 2+ children	1,051.81	802.53	777.60	752.67	727.74	702.81	677.88	652.95	603.10	553.24
Retiree Over 65 and Spouse Under 65	1,082.16	832.88	807.95	783.02	758.09	733.16	708.23	683.30	633.45	583.59
Retiree Over 65 and Spouse Under 65 and 1 child	1,635.40	1,386.12	1,361.19	1,336.26	1,311.33	1,286.40	1,261.47	1,236.54	1,186.69	1,136.83
Retiree Over 65 and Spouse Under 65 and 2+ children	1,635.40	1,386.12	1,361.19	1,336.26	1,311.33	1,286.40	1,261.47	1,236.54	1,186.69	1,136.83
Retiree Over 65 and Spouse Over 65	997.14	747.86	722.93	698.00	673.07	648.14	623.21	598.28	548.43	498.57
Retiree Over 65 and Spouse Over 65 and 1 child	1,547.48	1,298.20	1,273.27	1,248.34	1,223.41	1,198.48	1,173.55	1,148.62	1,098.77	1,048.91
Retiree Over 65 and Spouse Over 65 and 2+ children	1,547.48	1,298.20	1,273.27	1,248.34	1,223.41	1,198.48	1,173.55	1,148.62	1,098.77	1,048.91