

HOWARD COUNTY GOVERNMENT
January 1, 2018 - December 31, 2018
Applicable to non-Medicare eligible retirees who retire after July 1, 2009

			50% County Paid	50% Retiree Paid	75% County Paid	25% Retiree Paid	90% County Paid	10% Retiree Paid	100% County Paid	0% Retiree Paid
	Spouse Subsidy	Full Monthly Premium	15 - 19 years of service		20 - 24 years of service		25 - 29 years of service		30+ years of service *	
Plan Option			COST PER MONTH		COST PER MONTH		COST PER MONTH		COST PER MONTH	
Aetna Open Choice PPO										
Individual	\$ -	\$ 718.73	\$ 304.38	\$ 414.35	\$ 456.56	\$ 262.17	\$ 547.88	\$ 170.85	\$ 608.75	\$ 109.98
Individual & Child(ren)	\$ -	\$ 1,257.77	\$ 304.38	\$ 953.39	\$ 456.56	\$ 801.21	\$ 547.88	\$ 709.89	\$ 608.75	\$ 649.02
Individual & Spouse	\$ 179.06	\$ 1,653.08	\$ 304.38	\$ 1,169.64	\$ 456.56	\$ 1,017.46	\$ 547.88	\$ 926.14	\$ 608.75	\$ 865.27
Family	\$ 179.06	\$ 2,048.38	\$ 304.38	\$ 1,564.94	\$ 456.56	\$ 1,412.76	\$ 547.88	\$ 1,321.44	\$ 608.75	\$ 1,260.57
Aetna Open Access Select **										
Individual	\$ -	\$ 608.75	\$ 304.38	\$ 304.37	\$ 456.56	\$ 152.19	\$ 547.88	\$ 60.87	\$ 608.75	\$ -
Individual & Child(ren)	\$ -	\$ 1,138.37	\$ 304.38	\$ 833.99	\$ 456.56	\$ 681.81	\$ 547.88	\$ 590.49	\$ 608.75	\$ 529.62
Individual & Spouse	\$ 179.06	\$ 1,400.13	\$ 304.38	\$ 916.69	\$ 456.56	\$ 764.51	\$ 547.88	\$ 673.19	\$ 608.75	\$ 612.32
Family	\$ 179.06	\$ 1,801.92	\$ 304.38	\$ 1,318.48	\$ 456.56	\$ 1,166.30	\$ 547.88	\$ 1,074.98	\$ 608.75	\$ 1,014.11
Kaiser HMO										
Individual	\$ -	\$ 550.96	\$ 304.38	\$ 246.58	\$ 456.56	\$ 94.40	\$ 547.88	\$ 3.08	\$ 550.96	\$ -
Individual & Child(ren)	\$ -	\$ 1,046.82	\$ 304.38	\$ 742.44	\$ 456.56	\$ 590.26	\$ 547.88	\$ 498.94	\$ 608.75	\$ 438.07
Individual & Spouse	\$ 179.06	\$ 1,267.21	\$ 304.38	\$ 783.77	\$ 456.56	\$ 631.59	\$ 547.88	\$ 540.27	\$ 608.75	\$ 479.40
Family	\$ 179.06	\$ 1,652.88	\$ 304.38	\$ 1,169.44	\$ 456.56	\$ 1,017.26	\$ 547.88	\$ 925.94	\$ 608.75	\$ 865.07

* 100% County-paid health insurance is available only to retirees who had 30 years of County service at retirement, and retirees who had more than 25 years of County service as of July 1, 2009.

** The Aetna Open Access is the basis for the County-paid subsidy for Individual coverage for all County-paid levels