



Baltimore County Government

2024 Retiree Monthly Insurance Contribution Rates

Retiree Dental & Vision Contribution Rates - Effective January 1, 2024

Dental	Coverage Level	Non-Medicare		Medicare Retirees/Dependent; Non-Medicare Dependent of Medicare Retiree; Over age 65 Dependent/Retiree	
		Retiree Monthly	County Monthly	Retiree Monthly	County Monthly
Carefirst BCBS Traditional Dental	Individual	\$38.41	\$0.00	\$38.41	\$0.00
	Parent + 1 Child	\$57.60	\$0.00	\$57.60	\$0.00
	Retiree + Spouse	\$76.81	\$0.00	\$76.81	\$0.00
	Family	\$115.26	\$0.00	\$115.26	\$0.00
Carefirst BCBS Preferred Dental PPO	Individual	\$7.85	\$23.57	\$31.42	\$0.00
	Parent + 1 Child	\$11.13	\$33.42	\$44.55	\$0.00
	Retiree + Spouse	\$14.86	\$44.58	\$59.44	\$0.00
	Family	\$22.29	\$66.90	\$89.19	\$0.00
Cigna Dental DHMO	Individual	\$4.94	\$14.85	\$19.79	\$0.00
	Parent + 1 Child	\$8.91	\$26.75	\$35.66	\$0.00
	Retiree + Spouse	\$9.87	\$29.63	\$39.50	\$0.00
	Family	\$14.88	\$44.66	\$59.54	\$0.00

Vision	Coverage Level	Non-Medicare		Medicare Retirees/Dependent; Non-Medicare Dependent of Medicare Retiree; Over age 65 Dependent/Retiree	
		Retiree Monthly	County Monthly	Retiree Monthly	County Monthly
National Vision Administrators (NVA)	Individual	\$0.27	\$2.51	\$2.78	\$0.00
	Parent + 1 Child	\$0.41	\$3.77	\$4.18	\$0.00
	Retiree + Spouse	\$0.55	\$5.01	\$5.56	\$0.00
	Family	\$0.83	\$7.51	\$8.34	\$0.00



Baltimore County Government - Retiree Non-Medicare Monthly Contribution Rates - Effective January 1, 2024

Plan Name	Cigna OAP (PPO)				Cigna OAPIN (EPO)				Cigna High Deductible Health Plan (HDHP)				Kaiser Permanente Select (HMO)				
	IND	P/C	RET/SP	FAM	IND	P/C	RET/SP	FAM	IND	P/C	RET/SP	FAM	IND	P/C	RET/SP	FAM	
Level of Coverage																	
Total Monthly Premium	\$1,101.18	\$1,616.05	\$2,349.82	\$3,353.96	\$869.41	\$1,262.21	\$1,861.42	\$2,628.64	\$655.55	\$951.70	\$1,403.53	\$1,982.03	\$847.36	\$1,230.11	\$1,814.20	\$2,561.91	

Retired Prior to July 1, 2007 - County Subsidy and Monthly Retiree Contributions for Non-Medicare Retirees

Category	County Subsidy %			Plan Name	Cigna OAP (PPO)				Cigna OAPIN (EPO)				Cigna High Deductible Health Plan (HDHP)				Kaiser Permanente Select HMO			
	PPO	HMO/EPO/HDHP	Medicare		Level of Coverage	IND	P/C	RET/SP	FAM	IND	P/C	RET/SP	FAM	IND	P/C	RET/SP	FAM	IND	P/C	RET/SP
1	75.00%	85%	75%	Retiree \$ - Date of Retirement On/After 2/2/92 with 30 YOS - County pays same as active employees	\$275.29	\$404.01	\$587.45	\$838.49	\$130.41	\$189.33	\$279.21	\$394.29	\$98.33	\$142.75	\$210.52	\$297.30	\$127.10	\$184.51	\$272.13	\$384.28
				County Monthly \$	\$825.89	\$1,212.04	\$1,762.37	\$2,515.47	\$739.00	\$1,072.88	\$1,582.21	\$2,234.35	\$557.22	\$808.95	\$1,193.01	\$1,684.73	\$720.26	\$1,045.60	\$1,542.07	\$2,177.63
2	56.25%	64%	75%	Retiree \$ - Date of Retirement On/After 2/2/92 with 20-29 years service - 75% of active employees	\$481.76	\$707.02	\$1,028.04	\$1,467.35	\$315.16	\$457.55	\$674.76	\$952.88	\$237.63	\$344.99	\$508.77	\$718.48	\$307.16	\$445.91	\$657.64	\$928.69
				County Monthly \$	\$619.42	\$909.03	\$1,321.78	\$1,886.61	\$554.25	\$804.66	\$1,186.66	\$1,675.76	\$417.92	\$606.71	\$894.76	\$1,263.55	\$540.20	\$784.20	\$1,156.56	\$1,633.22
3	37.50%	43%	75%	Retiree \$ - Date of Retirement On/After 2/2/92 with 10-19 years service - 50% of active employees	\$688.23	\$1,010.03	\$1,468.63	\$2,096.22	\$499.91	\$725.77	\$1,070.31	\$1,511.46	\$376.94	\$547.22	\$807.02	\$1,139.66	\$487.23	\$707.31	\$1,043.16	\$1,473.09
				County Monthly \$	\$412.95	\$606.02	\$881.19	\$1,257.74	\$369.50	\$536.44	\$791.11	\$1,117.18	\$278.61	\$404.48	\$596.51	\$842.37	\$360.13	\$522.80	\$771.04	\$1,088.82
4	90.00%	90%	75%	Retiree \$ - Date of Retirement Before 2/1/92 County pays 90% for medical also disability retirees, retired prior to 3/1/96	\$110.11	\$161.60	\$234.98	\$335.39	\$86.94	\$126.22	\$186.14	\$262.86	\$65.55	\$95.17	\$140.35	\$198.20	\$84.73	\$123.01	\$181.42	\$256.19
				County Monthly \$	\$991.07	\$1,454.45	\$2,114.84	\$3,018.57	\$782.47	\$1,135.99	\$1,675.28	\$2,365.78	\$590.00	\$856.53	\$1,263.18	\$1,783.83	\$762.63	\$1,107.10	\$1,632.78	\$2,305.72
5	75.00%	75%	75%	Retiree \$ - Non-Medicare spouse of Medicare Retiree; Non-Medicare Widower; Age 65 Retiree/Spouse not eligible for Medicare County subsidy is 75%	\$275.29	\$404.01	\$587.45	\$838.49	\$217.35	\$315.55	\$465.35	\$657.16	\$163.88	\$237.92	\$350.88	\$495.50	\$211.84	\$307.52	\$453.55	\$640.47
				County Monthly \$	\$825.89	\$1,212.04	\$1,762.37	\$2,515.47	\$652.06	\$946.66	\$1,396.07	\$1,971.48	\$491.67	\$713.78	\$1,052.65	\$1,486.53	\$635.52	\$922.59	\$1,360.65	\$1,921.44

Retired on or After July 1, 2007 and Hired Prior to July 1, 2007 - County Subsidy and Monthly Retiree Contributions for Non-Medicare Retirees

Years of Service (YOS)	County Subsidy %			Plan Name	Cigna OAP (PPO)				Cigna OAPIN (EPO)				Cigna High Deductible Health Plan (HDHP)				Kaiser Permanente Select (HMO)			
	PPO	HMO/EPO/HDHP	Medicare		Level of Coverage	IND	P/C	RET/SP	FAM	IND	P/C	RET/SP	FAM	IND	P/C	RET/SP	FAM	IND	P/C	RET/SP
30 & 25 PS+	75.00%	85%	70%	Retiree Monthly \$	\$275.29	\$404.01	\$587.45	\$838.49	\$130.41	\$189.33	\$279.21	\$394.29	\$98.33	\$142.75	\$210.52	\$297.30	\$127.10	\$184.51	\$272.13	\$384.28
				County Monthly \$	\$825.89	\$1,212.04	\$1,762.37	\$2,515.47	\$739.00	\$1,072.88	\$1,582.21	\$2,234.35	\$557.22	\$808.95	\$1,193.01	\$1,684.73	\$720.26	\$1,045.60	\$1,542.07	\$2,177.63
29	71.5%	80.0%	67.5%	Retiree Monthly \$	\$313.83	\$460.57	\$669.69	\$955.87	\$173.88	\$252.44	\$372.28	\$525.72	\$131.11	\$190.34	\$280.70	\$396.40	\$169.47	\$246.02	\$362.84	\$512.38
				County Monthly \$	\$787.35	\$1,155.48	\$1,680.13	\$2,398.09	\$695.53	\$1,009.77	\$1,489.14	\$2,102.92	\$524.44	\$761.36	\$1,122.83	\$1,585.63	\$677.89	\$984.09	\$1,451.36	\$2,049.53
28	68.2%	75.0%	65.0%	Retiree Monthly \$	\$350.17	\$513.90	\$747.24	\$1,066.55	\$217.35	\$315.55	\$465.35	\$657.16	\$163.88	\$237.92	\$350.88	\$495.50	\$211.84	\$307.52	\$453.55	\$640.47
				County Monthly \$	\$751.01	\$1,102.15	\$1,602.58	\$2,287.41	\$652.06	\$946.66	\$1,396.07	\$1,971.48	\$491.67	\$713.78	\$1,052.65	\$1,486.53	\$635.52	\$922.59	\$1,360.65	\$1,921.44
28	65.0%	65.0%	65.0%	Retiree Monthly \$: Non-Medicare Dependent of Medicare Retiree, Over age 65 not eligible for Medicare	\$385.41	\$565.61	\$822.43	\$1,173.88	\$304.29	\$441.77	\$651.49	\$920.02	\$229.44	\$333.09	\$491.23	\$693.71	\$296.57	\$430.53	\$634.97	\$896.66
				County Monthly \$	\$715.77	\$1,050.44	\$1,527.39	\$2,180.08	\$565.12	\$820.44	\$1,209.93	\$1,708.62	\$426.11	\$618.61	\$912.30	\$1,288.32	\$550.79	\$799.58	\$1,179.23	\$1,665.25

* Public Safety Retirees with 25 YOS or more receive the 30 YOS category.

continued - Retired on or After July 1, 2007 and Hired Prior to July 1, 2007 - County Subsidy and Monthly Retiree Contributions for Non-Medicare Retirees

Years of Service (YOS)	County Subsidy %				Cigna OAP (PPO)				Cigna OAPIN (EPO)				Cigna High Deductible Health Plan (HDHP)				Kaiser Permanente Select (HMO)			
	PPO	HMO/EPO/HDHP	Medicare		IND	PIC	RET/SP	FAM	IND	PIC	RET/SP	FAM	IND	PIC	RET/SP	FAM	IND	PIC	RET/SP	FAM
27	64.9%	70.0%	62.5%	Retiree Monthly \$	\$386.51	\$567.23	\$824.78	\$1,177.23	\$260.82	\$378.66	\$558.42	\$788.59	\$196.66	\$285.51	\$421.05	\$594.60	\$254.20	\$369.03	\$544.26	\$768.57
				County Monthly \$	\$714.67	\$1,048.82	\$1,525.04	\$2,176.73	\$608.59	\$883.55	\$1,303.00	\$1,840.05	\$458.89	\$666.19	\$982.48	\$1,387.43	\$593.16	\$861.08	\$1,269.94	\$1,793.34
	62.5%	62.5%	62.5%	Retiree Monthly \$: NonMedicare Dependent of Medicare Retiree. Over age 65 not eligible for Medicare	\$412.94	\$606.01	\$881.18	\$1,257.73	\$326.02	\$473.32	\$698.03	\$985.74	\$245.83	\$356.88	\$526.32	\$743.26	\$317.76	\$461.29	\$680.32	\$960.71
26	61.6%	65.0%	60.0%	Retiree Monthly \$	\$422.85	\$620.56	\$902.33	\$1,287.92	\$304.29	\$441.77	\$651.49	\$920.02	\$229.44	\$333.09	\$491.23	\$693.71	\$296.57	\$430.53	\$634.97	\$896.66
				County Monthly \$	\$678.33	\$995.49	\$1,447.49	\$2,066.04	\$565.12	\$820.44	\$1,209.93	\$1,708.62	\$426.11	\$618.61	\$912.30	\$1,288.32	\$550.79	\$799.58	\$1,179.23	\$1,665.25
	60.0%	60.0%	60.0%	Retiree Monthly \$: NonMedicare Dependent of Medicare Retiree. Over age 65 not eligible for Medicare	\$440.47	\$646.42	\$939.92	\$1,341.58	\$347.76	\$504.88	\$744.56	\$1,051.45	\$262.22	\$380.68	\$561.41	\$792.81	\$338.94	\$492.04	\$725.68	\$1,024.76
25	58.3%	60.0%	57.5%	Retiree Monthly \$	\$459.19	\$673.89	\$979.87	\$1,398.60	\$347.76	\$504.88	\$744.56	\$1,051.45	\$262.22	\$380.68	\$561.41	\$792.81	\$338.94	\$492.04	\$725.68	\$1,024.76
				County Monthly \$	\$641.99	\$942.16	\$1,369.95	\$1,955.36	\$521.65	\$757.33	\$1,116.86	\$1,577.19	\$393.33	\$571.02	\$842.12	\$1,189.22	\$508.42	\$738.07	\$1,088.52	\$1,537.15
	57.5%	57.5%	57.5%	Retiree Monthly \$: NonMedicare Dependent of Medicare Retiree. Over age 65 not eligible for Medicare	\$468.00	\$686.82	\$998.67	\$1,425.43	\$369.49	\$536.43	\$791.10	\$1,117.17	\$278.60	\$404.47	\$596.50	\$842.36	\$360.12	\$522.79	\$771.03	\$1,088.81
24	55.0%	55.0%	55.0%	Retiree Monthly \$	\$495.53	\$727.22	\$1,057.41	\$1,509.28	\$391.23	\$567.99	\$837.63	\$1,182.88	\$294.99	\$428.26	\$631.58	\$891.91	\$381.31	\$553.54	\$816.39	\$1,152.85
				County Monthly \$	\$605.65	\$888.83	\$1,292.41	\$1,844.68	\$478.18	\$694.22	\$1,023.79	\$1,445.76	\$360.56	\$523.44	\$771.95	\$1,090.12	\$466.05	\$676.57	\$997.81	\$1,409.06
	23	53.0%	53.0%	53.0%	Retiree Monthly \$	\$517.55	\$759.54	\$1,104.41	\$1,576.36	\$408.62	\$593.23	\$874.86	\$1,235.46	\$308.10	\$447.29	\$659.65	\$931.55	\$398.25	\$578.15	\$852.67
22	51.0%	51.0%	51.0%	Retiree Monthly \$	\$539.57	\$791.86	\$1,151.41	\$1,643.44	\$426.01	\$618.48	\$912.09	\$1,288.03	\$321.21	\$466.33	\$687.72	\$971.19	\$415.20	\$602.75	\$888.95	\$1,255.33
				County Monthly \$	\$561.61	\$824.19	\$1,198.41	\$1,710.52	\$443.40	\$643.73	\$949.33	\$1,340.61	\$334.34	\$485.37	\$715.81	\$1,010.84	\$432.16	\$627.36	\$925.25	\$1,306.58
	21	49.0%	49.0%	49.0%	Retiree Monthly \$	\$561.60	\$824.18	\$1,198.40	\$1,710.51	\$443.39	\$643.72	\$949.32	\$1,340.60	\$334.33	\$485.36	\$715.80	\$1,010.83	\$432.15	\$627.35	\$925.24
20	47.0%	47.0%	47.0%	Retiree Monthly \$	\$583.62	\$856.50	\$1,245.40	\$1,777.59	\$460.78	\$668.97	\$986.55	\$1,393.17	\$347.44	\$504.40	\$743.87	\$1,050.47	\$449.10	\$651.95	\$961.52	\$1,357.81
				County Monthly \$	\$517.56	\$759.55	\$1,104.42	\$1,576.37	\$408.63	\$593.24	\$874.87	\$1,235.47	\$308.11	\$447.30	\$659.66	\$931.56	\$398.26	\$578.16	\$852.68	\$1,204.10
	19	42.5%	42.5%	42.5%	Retiree Monthly \$	\$633.17	\$929.22	\$1,351.14	\$1,928.52	\$499.91	\$725.77	\$1,070.31	\$1,511.46	\$376.94	\$547.22	\$807.02	\$1,139.66	\$487.23	\$707.31	\$1,043.16
18	40.0%	40.0%	40.0%	Retiree Monthly \$	\$660.70	\$969.63	\$1,409.89	\$2,012.37	\$521.64	\$757.32	\$1,116.85	\$1,577.18	\$393.33	\$571.02	\$842.11	\$1,189.21	\$508.41	\$738.06	\$1,088.52	\$1,537.14
				County Monthly \$	\$440.48	\$646.42	\$939.93	\$1,341.59	\$347.77	\$504.89	\$744.57	\$1,051.46	\$262.22	\$380.68	\$561.42	\$792.82	\$338.95	\$492.05	\$725.68	\$1,024.77
	17	37.5%	37.5%	37.5%	Retiree Monthly \$	\$688.23	\$1,010.03	\$1,468.63	\$2,096.22	\$543.38	\$788.88	\$1,163.38	\$1,642.90	\$409.71	\$594.81	\$877.20	\$1,238.76	\$529.60	\$768.81	\$1,133.87
16	35.0%	35.0%	35.0%	Retiree Monthly \$	\$715.76	\$1,050.43	\$1,527.38	\$2,180.07	\$565.11	\$820.43	\$1,209.92	\$1,708.61	\$426.10	\$618.60	\$912.29	\$1,288.31	\$550.78	\$799.57	\$1,179.23	\$1,665.24
				County Monthly \$	\$385.42	\$565.62	\$822.44	\$1,173.89	\$304.30	\$441.78	\$651.50	\$920.03	\$229.45	\$333.10	\$491.24	\$693.72	\$296.58	\$430.54	\$634.97	\$896.67
	15	32.5%	32.5%	32.5%	Retiree Monthly \$	\$743.29	\$1,090.83	\$1,586.12	\$2,263.92	\$586.85	\$851.99	\$1,256.45	\$1,774.33	\$442.49	\$642.39	\$947.38	\$1,337.87	\$571.96	\$830.32	\$1,224.58
14	30.0%	30.0%	30.0%	Retiree Monthly \$	\$770.82	\$1,131.23	\$1,644.87	\$2,347.77	\$608.58	\$883.54	\$1,302.99	\$1,840.04	\$458.88	\$666.19	\$982.47	\$1,387.42	\$593.15	\$861.07	\$1,269.94	\$1,793.33
				County Monthly \$	\$330.36	\$484.82	\$704.95	\$1,006.19	\$280.83	\$378.67	\$558.43	\$788.60	\$196.67	\$285.51	\$421.06	\$594.61	\$254.21	\$369.04	\$544.26	\$768.58
	13	27.5%	27.5%	27.5%	Retiree Monthly \$	\$798.35	\$1,171.63	\$1,703.61	\$2,431.62	\$630.32	\$915.10	\$1,349.52	\$1,905.76	\$475.27	\$689.98	\$1,017.55	\$1,436.97	\$614.33	\$891.82	\$1,315.29
12	25.0%	25.0%	25.0%	Retiree Monthly \$	\$825.88	\$1,212.03	\$1,762.36	\$2,515.47	\$652.05	\$946.65	\$1,396.06	\$1,971.48	\$491.66	\$713.77	\$1,052.64	\$1,486.52	\$635.52	\$922.58	\$1,360.65	\$1,921.43
				County Monthly \$	\$275.30	\$404.02	\$587.46	\$838.49	\$217.36	\$315.56	\$465.36	\$657.16	\$163.89	\$237.93	\$350.89	\$495.51	\$211.84	\$307.53	\$453.55	\$640.48
	11	22.5%	22.5%	22.5%	Retiree Monthly \$	\$853.41	\$1,252.43	\$1,821.11	\$2,599.31	\$673.79	\$978.21	\$1,442.60	\$2,037.19	\$508.05	\$737.56	\$1,087.73	\$1,536.07	\$656.70	\$953.33	\$1,406.00
10	20.0%	20.0%	20.0%	Retiree Monthly \$	\$880.94	\$1,292.84	\$1,879.85	\$2,683.16	\$695.52	\$1,009.76	\$1,489.13	\$2,102.91	\$524.44	\$761.36	\$1,122.82	\$1,585.62	\$677.88	\$984.08	\$1,451.36	\$2,049.52
				County Monthly \$	\$220.24	\$323.21	\$469.97	\$670.80	\$173.89	\$252.45	\$372.29	\$525.73	\$131.11	\$190.34	\$280.71	\$396.41	\$169.48	\$246.03	\$362.84	\$512.39

Hired & Retired on or After July 1, 2007 and Hired Prior to July 1, 2007 - County Subsidy and Monthly Retiree Contributions for Non-Medicare Retirees

Years of Service (YOS)	County Subsidy/Flat Dollar Amt			Cigna OAP (PPO)				Cigna OAPIN (EPO)				Cigna High Deductible Health Plan (HDHP)				Kaiser Permanente Select (HMO)			
	Individual	Individual + Dependent(s)		IND	PIC	RET/SP	FAM	IND	PIC	RET/SP	FAM	IND	PIC	RET/SP	FAM	IND	PIC	RET/SP	FAM
18	\$300.37	\$450.55	Retiree Monthly \$	\$800.81	\$1,165.50	\$1,899.27	\$2,903.41	\$569.04	\$811.66	\$1,410.87	\$2,178.09	\$355.18	\$501.15	\$952.98	\$1,531.48	\$546.99	\$779.56	\$1,363.65	\$2,111.36
			County Monthly \$	\$300.37	\$450.55	\$450.55	\$450.55	\$300.37	\$450.55	\$450.55	\$450.55	\$300.37	\$450.55	\$450.55	\$450.55	\$300.37	\$450.55	\$450.55	\$450.55
17	\$283.68	\$425.52	Retiree Monthly \$	\$817.50	\$1,190.53	\$1,924.30	\$2,928.44	\$585.73	\$836.69	\$1,435.90	\$2,203.12	\$371.87	\$526.18	\$978.01	\$1,556.51	\$563.68	\$804.59	\$1,388.68	\$2,136.39
			County Monthly \$	\$283.68	\$425.52	\$425.52	\$425.52	\$283.68	\$425.52	\$425.52	\$425.52	\$283.68	\$425.52	\$425.52	\$425.52	\$283.68	\$425.52	\$425.52	\$425.52
16	\$267.00	\$400.49	Retiree Monthly \$	\$834.18	\$1,215.56	\$1,949.33	\$2,953.47	\$602.41	\$861.72	\$1,460.93	\$2,228.15	\$388.55	\$551.21	\$1,003.04	\$1,581.54	\$580.36	\$829.62	\$1,413.71	\$2,161.42
			County Monthly \$	\$267.00	\$400.49	\$400.49	\$400.49	\$267.00	\$400.49	\$400.49	\$400.49	\$267.00	\$400.49	\$400.49	\$400.49	\$267.00	\$400.49	\$400.49	\$400.49
15	\$250.31	\$375.46	Retiree Monthly \$	\$850.87	\$1,240.59	\$1,974.36	\$2,978.50	\$619.10	\$886.75	\$1,485.96	\$2,253.18	\$405.24	\$576.24	\$1,028.07	\$1,606.57	\$597.05	\$854.65	\$1,438.74	\$2,186.45
			County Monthly \$	\$250.31	\$375.46	\$375.46	\$375.46	\$250.31	\$375.46	\$375.46	\$375.46	\$250.31	\$375.46	\$375.46	\$375.46	\$250.31	\$375.46	\$375.46	\$375.46
14	\$233.62	\$350.43	Retiree Monthly \$	\$867.56	\$1,265.62	\$1,999.39	\$3,003.53	\$635.79	\$911.78	\$1,510.99	\$2,278.21	\$421.93	\$601.27	\$1,053.10	\$1,631.60	\$613.74	\$879.68	\$1,463.77	\$2,211.48
			County Monthly \$	\$233.62	\$350.43	\$350.43	\$350.43	\$233.62	\$350.43	\$350.43	\$350.43	\$233.62	\$350.43	\$350.43	\$350.43	\$233.62	\$350.43	\$350.43	\$350.43
13	\$216.94	\$325.40	Retiree Monthly \$	\$884.24	\$1,290.65	\$2,024.42	\$3,028.56	\$652.47	\$936.81	\$1,536.02	\$2,303.24	\$438.61	\$626.30	\$1,078.13	\$1,656.63	\$630.42	\$904.71	\$1,488.80	\$2,236.51
			County Monthly \$	\$216.94	\$325.40	\$325.40	\$325.40	\$216.94	\$325.40	\$325.40	\$325.40	\$216.94	\$325.40	\$325.40	\$325.40	\$216.94	\$325.40	\$325.40	\$325.40
12	\$200.25	\$300.37	Retiree Monthly \$	\$900.93	\$1,315.68	\$2,049.45	\$3,053.59	\$669.16	\$961.84	\$1,561.05	\$2,328.27	\$455.30	\$651.33	\$1,103.16	\$1,681.66	\$647.11	\$929.74	\$1,513.83	\$2,261.54
			County Monthly \$	\$200.25	\$300.37	\$300.37	\$300.37	\$200.25	\$300.37	\$300.37	\$300.37	\$200.25	\$300.37	\$300.37	\$300.37	\$200.25	\$300.37	\$300.37	\$300.37
11	\$183.56	\$275.34	Retiree Monthly \$	\$917.62	\$1,340.71	\$2,074.48	\$3,078.62	\$685.85	\$986.87	\$1,586.08	\$2,353.30	\$471.99	\$676.36	\$1,128.19	\$1,706.69	\$663.80	\$954.77	\$1,538.86	\$2,286.57
			County Monthly \$	\$183.56	\$275.34	\$275.34	\$275.34	\$183.56	\$275.34	\$275.34	\$275.34	\$183.56	\$275.34	\$275.34	\$275.34	\$183.56	\$275.34	\$275.34	\$275.34
10	\$166.87	\$250.31	Retiree Monthly \$	\$934.31	\$1,365.74	\$2,099.51	\$3,103.65	\$702.54	\$1,011.90	\$1,611.11	\$2,378.33	\$488.68	\$701.39	\$1,153.22	\$1,731.72	\$680.49	\$979.80	\$1,563.89	\$2,311.60
			County Monthly \$	\$166.87	\$250.31	\$250.31	\$250.31	\$166.87	\$250.31	\$250.31	\$250.31	\$166.87	\$250.31	\$250.31	\$250.31	\$166.87	\$250.31	\$250.31	\$250.31



2024 Baltimore County Retiree Private Medicare Exchange / Retiree First - Monthly Contribution Rates

All Medicare Advantage, Supplemental, and Prescription plan enrollments are administered by Retiree First. Please refer to the Retiree First guide and carrier materials for plan information.

Baltimore County Contributions to rates are based on date of hire, date of retirement, and creditable years of service (YOS). Please refer to the area of the chart that corresponds to your employment dates and service.

Total Monthly Premium (before County subsidy) →

Medicare Advantage Plans (Bundled Medical & Prescription)			
Cigna True Choice (PPO) Medicare			KAISER
MAPD Medical/Rx	MAPD Medical/Rx	MAPD Medical/Rx	MAPD Medical/Rx
PLAN 1A	PLAN 1B	PLAN 1C	
HIGH	MID	LOW	
\$303.46	\$251.48	\$235.39	\$269.12

Supplemental Plans	
Cigna Surround Medical	United American Medical
PLAN 2	PLAN 3
\$275.23	\$127.00

Stand Alone Prescription (mix and match with Supplemental)				
CIGNA Medicare Prescription			AARP** Medicare Prescription	
PLAN A High	PLAN B Mid	PLAN C Low	PLAN D Saver	PLAN E Walgreens
\$194.71	\$121.05	\$102.33	\$62.40	\$54.20

County Subsidy and Individual Monthly Premiums for those Retired Prior to July 1, 2007		
YOS	BCG Medicare Subsidy	Retiree Monthly \$
ALL	75.0%	County Monthly \$

Medicare Advantage Plans (Bundled Medical & Prescription)			
Cigna True Choice (PPO) Medicare			KAISER
MAPD Medical/Rx	MAPD Medical/Rx	MAPD Medical/Rx	MAPD Medical/Rx
PLAN 1A	PLAN 1B	PLAN 1C	
HIGH	MID	LOW	
\$75.86	\$62.87	\$58.84	\$67.28
\$227.60	\$188.61	\$176.55	\$201.84

Supplemental Plans	
Cigna Surround Medical	United American Medical
PLAN 2	PLAN 3
\$68.80	\$31.75
\$206.43	\$95.25

Stand Alone Prescription (mix and match with Supplemental)				
CIGNA Medicare Prescription			AARP** Medicare Prescription	
PLAN A High	PLAN B Mid	PLAN C Low	PLAN D Saver	PLAN E Walgreens
\$48.67	\$30.26	\$25.58	\$15.60	\$13.55
\$146.04	\$90.79	\$76.75	\$46.80	\$40.65

County Subsidy and Individual Monthly Costs for those Retired on or After July 1, 2007 & Hired Prior to July 1, 2007

Total Monthly Premium (before County subsidy) →

YOS	BCG Medicare Subsidy %	Individual Monthly \$	County Monthly \$
30 & 25PS *	70.0%	\$91.03	\$212.43
29	67.5%	\$98.62	\$204.84
28	65.0%	\$106.21	\$197.25
27	62.5%	\$113.79	\$189.67
26	60.0%	\$121.38	\$182.08
25	57.5%	\$128.97	\$174.49
24	55.0%	\$136.55	\$166.91
23	53.0%	\$142.62	\$160.84
22	51.0%	\$148.69	\$154.77
21	49.0%	\$154.76	\$148.70
20	47.0%	\$160.83	\$142.63
19	42.5%	\$174.48	\$128.98
18	40.0%	\$182.07	\$121.39
17	37.5%	\$189.66	\$113.80
16	35.0%	\$197.24	\$106.22
15	32.5%	\$204.83	\$98.63
14	30.0%	\$212.42	\$91.04

Medicare Advantage Plans (Bundled Medical & Prescription)			
Cigna True Choice (PPO) Medicare			KAISER
MAPD Medical/Rx	MAPD Medical/Rx	MAPD Medical/Rx	MAPD Medical/Rx
PLAN 1A	PLAN 1B	PLAN 1C	
HIGH	MID	LOW	
\$303.46	\$251.48	\$235.39	\$269.12
\$91.03	\$75.44	\$70.61	\$80.73
\$212.43	\$176.04	\$164.78	\$188.39
\$98.62	\$81.73	\$76.50	\$87.46
\$204.84	\$169.75	\$158.89	\$181.66
\$106.21	\$88.01	\$82.38	\$94.19
\$197.25	\$163.47	\$153.01	\$174.93
\$113.79	\$94.30	\$88.27	\$100.92
\$189.67	\$157.18	\$147.12	\$168.20
\$121.38	\$100.59	\$94.15	\$107.64
\$182.08	\$150.89	\$141.24	\$161.48
\$128.97	\$106.87	\$100.04	\$114.37
\$174.49	\$144.61	\$135.35	\$154.75
\$136.55	\$113.16	\$105.92	\$121.10
\$166.91	\$138.32	\$129.47	\$148.02
\$142.62	\$118.19	\$110.63	\$126.48
\$160.84	\$133.29	\$124.76	\$142.64
\$148.69	\$123.22	\$115.34	\$131.86
\$154.77	\$128.26	\$120.05	\$137.26
\$154.76	\$128.25	\$120.04	\$137.25
\$148.70	\$123.23	\$115.35	\$131.87
\$160.83	\$133.28	\$124.75	\$142.63
\$142.63	\$118.20	\$110.64	\$126.49
\$174.48	\$144.60	\$135.34	\$154.74
\$128.98	\$106.88	\$100.05	\$114.38
\$182.07	\$150.88	\$141.23	\$161.47
\$121.39	\$100.60	\$94.16	\$107.65
\$189.66	\$157.17	\$147.11	\$168.20
\$113.80	\$94.31	\$88.28	\$100.92
\$197.24	\$163.46	\$153.00	\$174.92
\$106.22	\$88.02	\$82.39	\$94.20
\$204.83	\$169.74	\$158.88	\$181.65
\$98.63	\$81.74	\$76.51	\$87.47
\$212.42	\$176.03	\$164.77	\$188.38
\$91.04	\$75.45	\$70.62	\$80.74

Supplemental Plans	
Cigna Surround Medical	United American Medical
PLAN 2	PLAN 3
\$275.23	\$127.00
\$82.56	\$38.10
\$192.67	\$88.90
\$89.44	\$41.27
\$185.79	\$85.73
\$96.33	\$44.45
\$178.90	\$82.55
\$103.21	\$47.62
\$172.02	\$79.38
\$110.09	\$50.80
\$165.14	\$76.20
\$116.97	\$53.97
\$158.26	\$73.03
\$123.85	\$57.15
\$151.38	\$69.85
\$129.35	\$59.69
\$145.88	\$67.31
\$134.86	\$62.23
\$140.37	\$64.77
\$134.87	\$62.23
\$145.87	\$67.31
\$129.36	\$59.69
\$158.25	\$73.02
\$116.98	\$53.98
\$165.13	\$76.20
\$110.10	\$50.80
\$172.01	\$79.37
\$103.22	\$47.63
\$178.89	\$82.55
\$96.34	\$44.45
\$185.78	\$85.72
\$89.45	\$41.28
\$192.66	\$88.90
\$82.57	\$38.10

Stand Alone Prescription (mix and match with Supplemental)				
CIGNA Medicare Prescription			AARP** Medicare Prescription	
PLAN A High	PLAN B Mid	PLAN C Low	PLAN D Saver	PLAN E Walgreens
\$194.71	\$121.05	\$102.33	\$62.40	\$54.20
\$58.41	\$36.31	\$30.69	\$18.72	\$16.26
\$136.30	\$84.74	\$71.64	\$43.68	\$37.94
\$63.28	\$39.34	\$33.25	\$20.28	\$17.61
\$131.43	\$81.71	\$69.08	\$42.12	\$36.59
\$68.14	\$42.36	\$35.81	\$21.84	\$18.97
\$126.57	\$78.69	\$66.52	\$40.56	\$35.23
\$73.01	\$45.39	\$38.37	\$23.40	\$20.32
\$121.70	\$75.66	\$63.96	\$39.00	\$33.88
\$77.88	\$48.42	\$40.93	\$24.96	\$21.68
\$116.83	\$72.63	\$61.40	\$37.44	\$32.52
\$82.75	\$51.44	\$43.49	\$26.52	\$23.03
\$111.96	\$69.61	\$58.84	\$35.88	\$31.17
\$87.61	\$54.47	\$46.04	\$28.08	\$24.39
\$107.10	\$66.58	\$56.29	\$34.32	\$29.81
\$91.51	\$56.89	\$48.09	\$29.32	\$25.47
\$103.20	\$64.16	\$54.24	\$33.08	\$28.73
\$134.86	\$62.23	\$95.40	\$59.31	\$50.14
\$140.37	\$64.77	\$99.30	\$61.73	\$52.18
\$134.87	\$62.23	\$95.41	\$59.32	\$50.15
\$145.87	\$67.31	\$103.19	\$64.15	\$54.23
\$129.36	\$59.69	\$91.52	\$56.90	\$48.10
\$158.25	\$73.02	\$111.95	\$69.60	\$58.83
\$116.98	\$53.98	\$82.76	\$51.45	\$43.50
\$165.13	\$76.20	\$116.82	\$72.63	\$61.39
\$110.10	\$50.80	\$77.89	\$48.42	\$40.94
\$172.01	\$79.37	\$121.69	\$75.65	\$63.95
\$103.22	\$47.63	\$73.02	\$45.40	\$38.38
\$178.89	\$82.55	\$126.56	\$78.68	\$66.51
\$96.34	\$44.45	\$68.15	\$42.37	\$35.82
\$185.78	\$85.72	\$131.42	\$81.70	\$69.07
\$89.45	\$41.28	\$63.29	\$39.35	\$33.26
\$192.66	\$88.90	\$136.29	\$84.73	\$71.63
\$82.57	\$38.10	\$58.42	\$36.32	\$30.70

** AARP Rates are unique to each State. The State of MD rates have been used for this calculation. Other States will vary slightly.

