



Baltimore County Government

2025 Retiree Monthly Insurance Contribution Rates

Retiree Dental & Vision Rates

| 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 | \$39.34 | \$0.00 | \$39.34 | \$0.00 |
| | Parent + 1 Child | \$58.99 | \$0.00 | \$58.99 | \$0.00 |
| | Retiree + Spouse | \$78.67 | \$0.00 | \$78.67 | \$0.00 |
| | Family | \$118.05 | \$0.00 | \$118.05 | \$0.00 |
| Carefirst BCBS Preferred Dental PPO | Individual | \$8.04 | \$24.14 | \$32.18 | \$0.00 |
| | Parent + 1 Child | \$11.40 | \$34.23 | \$45.63 | \$0.00 |
| | Retiree + Spouse | \$15.22 | \$45.66 | \$60.88 | \$0.00 |
| | Family | \$22.83 | \$68.52 | \$91.35 | \$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 |



2025 Baltimore County Government - NonMedicare Medical - Retiree Monthly Contribution Rates

| | Plan Name | | | Cigna OAP (PPO) | | | | Cigna OAPIN (EPO) | | | | Cigna High Deductible Health Plan (HDHP) | | | | Kaiser Permanente Select (HMO) | | | |
|--|-----------------------|--|--|-----------------|------------|------------|------------|-------------------|------------|------------|------------|--|------------|------------|------------|--------------------------------|------------|------------|------------|
| | 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 | FAM |
| | Total Monthly Premium | | | \$1,160.56 | \$1,703.19 | \$2,476.52 | \$3,534.81 | \$916.29 | \$1,330.27 | \$1,961.79 | \$2,770.38 | \$690.90 | \$1,003.02 | \$1,479.21 | \$2,088.90 | \$919.39 | \$1,334.68 | \$1,968.41 | \$2,779.68 |

Retired Prior to July 1, 2007

| 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% | 85% | 75% | Retiree \$ - Date of Retirement On/After 2/2/92 with 30 YOS | \$290.14 | \$425.79 | \$619.13 | \$883.70 | \$137.44 | \$199.54 | \$294.26 | \$415.55 | \$103.63 | \$150.45 | \$221.88 | \$313.33 | \$137.90 | \$200.20 | \$295.26 | \$416.95 |
| | | | | County \$ | \$870.42 | \$1,277.40 | \$1,857.39 | \$2,651.11 | \$778.85 | \$1,130.73 | \$1,667.53 | \$2,354.83 | \$587.27 | \$852.57 | \$1,257.33 | \$1,775.57 | \$781.49 | \$1,134.48 | \$1,673.15 | \$2,362.73 |
| 2 | 56.25% | 63.75% | 75% | Retiree \$ - Date of Retirement On/After 2/2/92 with 20-29 years service - 75% of active subsidy | \$507.74 | \$745.14 | \$1,083.47 | \$1,546.47 | \$332.15 | \$482.22 | \$711.14 | \$1,004.26 | \$250.45 | \$363.59 | \$536.21 | \$757.22 | \$333.27 | \$483.82 | \$713.54 | \$1,007.63 |
| | | | | County \$ | \$652.82 | \$958.05 | \$1,393.05 | \$1,988.34 | \$584.14 | \$848.05 | \$1,250.65 | \$1,766.12 | \$440.45 | \$639.43 | \$943.00 | \$1,331.68 | \$586.12 | \$850.86 | \$1,254.87 | \$1,772.05 |
| 3 | 37.5% | 42.5% | 75% | Retiree \$ - Date of Retirement On/After 2/2/92 with 10-19 years service - 50% of active subsidy | \$725.35 | \$1,064.49 | \$1,547.82 | \$2,209.25 | \$526.86 | \$764.90 | \$1,128.02 | \$1,592.96 | \$397.26 | \$576.73 | \$850.54 | \$1,201.11 | \$528.64 | \$767.44 | \$1,131.83 | \$1,598.31 |
| | | | | County \$ | \$435.21 | \$638.70 | \$928.70 | \$1,325.56 | \$389.43 | \$565.37 | \$833.77 | \$1,177.42 | \$293.64 | \$426.29 | \$628.67 | \$887.79 | \$390.75 | \$567.24 | \$836.58 | \$1,181.37 |
| 4 | 90% | 90% | 75% | Retiree \$ - Date of Retirement Before 2/1/92 and disability retirees retired prior to 3/11/96 | \$116.05 | \$170.31 | \$247.65 | \$353.48 | \$91.62 | \$133.02 | \$196.17 | \$277.03 | \$69.09 | \$100.30 | \$147.92 | \$208.89 | \$91.93 | \$133.46 | \$196.84 | \$277.96 |
| | | | | County \$ | \$1,044.51 | \$1,532.88 | \$2,228.87 | \$3,181.33 | \$824.67 | \$1,197.25 | \$1,765.62 | \$2,493.35 | \$621.81 | \$902.72 | \$1,331.29 | \$1,880.01 | \$827.46 | \$1,201.22 | \$1,771.57 | \$2,501.72 |
| 5 | 75% | 75% | 75% | Retiree \$ - Non-Medicare spouse of Medicare Retiree; Non-Medicare Widow(er); Age 65 Retiree/Spouse not eligible for Medicare | \$290.14 | \$425.79 | \$619.13 | \$883.70 | \$229.07 | \$332.56 | \$490.44 | \$692.59 | \$172.72 | \$250.75 | \$369.80 | \$522.22 | \$229.84 | \$333.67 | \$492.10 | \$694.92 |
| | | | | County \$ | \$870.42 | \$1,277.40 | \$1,857.39 | \$2,651.11 | \$687.22 | \$997.71 | \$1,471.35 | \$2,077.79 | \$518.18 | \$752.27 | \$1,109.41 | \$1,586.68 | \$689.55 | \$1,001.01 | \$1,476.31 | \$2,084.76 |

Retired on or After July 1, 2007

| 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% | 85% | 70% | Retiree \$ | \$290.14 | \$425.79 | \$619.13 | \$883.70 | \$137.44 | \$199.54 | \$294.26 | \$415.55 | \$103.63 | \$150.45 | \$221.88 | \$313.33 | \$137.90 | \$200.20 | \$295.26 | \$416.95 |
| | | | | County \$ | \$870.42 | \$1,277.40 | \$1,857.39 | \$2,651.11 | \$778.85 | \$1,130.73 | \$1,667.53 | \$2,354.83 | \$587.27 | \$852.57 | \$1,257.33 | \$1,775.57 | \$781.49 | \$1,134.48 | \$1,673.15 | \$2,362.73 |
| 29 | 70% | 70% | 70% | Retiree S: NonMedicare Dependent of Medicare Retiree, Over age 65 not eligible for Medicare | \$348.16 | \$510.95 | \$742.95 | \$1,060.44 | \$274.88 | \$399.08 | \$588.53 | \$831.11 | \$207.27 | \$300.90 | \$443.76 | \$626.67 | \$275.81 | \$400.40 | \$590.52 | \$833.90 |
| | | | | County \$ | \$812.40 | \$1,192.24 | \$1,733.57 | \$2,474.37 | \$641.41 | \$931.19 | \$1,373.26 | \$1,939.27 | \$483.63 | \$702.12 | \$1,035.45 | \$1,462.23 | \$643.58 | \$934.28 | \$1,377.89 | \$1,945.78 |
| 28 | 71.5% | 80% | 67.5% | Retiree \$ | \$330.75 | \$485.40 | \$705.80 | \$1,007.42 | \$183.25 | \$266.05 | \$392.35 | \$554.07 | \$138.18 | \$200.60 | \$295.84 | \$417.78 | \$183.87 | \$266.93 | \$393.68 | \$555.93 |
| | | | | County \$ | \$829.81 | \$1,217.79 | \$1,770.72 | \$2,527.39 | \$733.04 | \$1,064.22 | \$1,569.44 | \$2,216.31 | \$552.72 | \$802.42 | \$1,183.37 | \$1,671.12 | \$735.52 | \$1,067.75 | \$1,574.73 | \$2,223.75 |
| 28 | 67.5% | 67.5% | 67.5% | Retiree S: NonMedicare Dependent of Medicare Retiree, Over age 65 not eligible for Medicare | \$377.18 | \$553.53 | \$804.86 | \$1,148.81 | \$297.79 | \$432.33 | \$637.58 | \$900.37 | \$224.54 | \$325.98 | \$480.74 | \$678.89 | \$298.80 | \$433.77 | \$639.73 | \$903.39 |
| | | | | County \$ | \$783.38 | \$1,149.66 | \$1,671.66 | \$2,386.00 | \$618.50 | \$897.94 | \$1,324.21 | \$1,870.01 | \$466.36 | \$677.04 | \$998.47 | \$1,410.01 | \$620.59 | \$900.91 | \$1,328.68 | \$1,876.29 |
| 28 | 68.2% | 75% | 65% | Retiree \$ | \$369.05 | \$541.61 | \$787.53 | \$1,124.06 | \$229.07 | \$332.56 | \$490.44 | \$692.59 | \$172.72 | \$250.75 | \$369.80 | \$522.22 | \$229.84 | \$333.67 | \$492.10 | \$694.92 |
| | | | | County \$ | \$791.51 | \$1,161.58 | \$1,688.99 | \$2,410.75 | \$687.22 | \$997.71 | \$1,471.35 | \$2,077.79 | \$518.18 | \$752.27 | \$1,109.41 | \$1,586.68 | \$689.55 | \$1,001.01 | \$1,476.31 | \$2,084.76 |
| 28 | 65% | 65% | 65% | Retiree S: NonMedicare Dependent of Medicare Retiree, Over age 65 not eligible for Medicare | \$406.19 | \$596.11 | \$866.78 | \$1,237.18 | \$320.70 | \$465.59 | \$686.62 | \$969.63 | \$241.81 | \$351.05 | \$517.72 | \$731.11 | \$321.78 | \$467.13 | \$688.94 | \$972.88 |
| | | | | County \$ | \$754.37 | \$1,107.08 | \$1,609.74 | \$2,297.63 | \$595.59 | \$864.68 | \$1,275.17 | \$1,800.75 | \$449.09 | \$651.97 | \$961.49 | \$1,357.79 | \$597.61 | \$867.55 | \$1,279.47 | \$1,806.80 |

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



2025 Baltimore County Government - Private Medicare Exchange / RetireeFirst - Retiree Monthly Contribution Rates

| All Medicare Medical & Prescription Plan enrollments are administered by RetireeFirst. Please refer to the Retiree First Enrollment Manual and carrier materials for plan information. Phone: 410-431-2226 <i>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.</i> | | | Medicare Advantage Rx (Medical & Prescription) | Medicare Advantage (Medical Only) | Supplemental Plans (Medical Only) | | Stand Alone Prescription (mix and match with Medical Only) | | |
|--|---------------------------|---------------|--|-----------------------------------|-----------------------------------|----------------------|--|--------------|--------------|
| | | | KAISER (MAPD) | AETNA MEDICARE PPO | CIGNA SURROUND | CIGNA SURROUND BASIC | CIGNA HIGH RX | CIGNA MID RX | CIGNA LOW RX |
| Total Monthly Premium (before County subsidy) | | | \$282.23 | \$133.64 | \$253.95 | \$139.24 | \$226.61 | \$174.16 | \$138.11 |
| Retired Prior to July 1, 2007 | | | Medicare Advantage Rx (Medical & Prescription) | Medicare Advantage (Medical Only) | Supplemental Plans (Medical Only) | | Stand Alone Prescription (mix and match with Medical Only) | | |
| | | | KAISER (MAPD) | AETNA MEDICARE PPO | CIGNA SURROUND | CIGNA SURROUND BASIC | CIGNA HIGH RX | CIGNA MID RX | CIGNA LOW RX |
| County Medicare Subsidy % | | Individual \$ | \$70.55 | \$33.41 | \$63.48 | \$34.81 | \$56.65 | \$43.54 | \$34.52 |
| YOS | 75.0% | County \$ | \$211.68 | \$100.23 | \$190.47 | \$104.43 | \$169.96 | \$130.62 | \$103.59 |
| ALL | | | | | | | | | |
| Hired Prior to & Retired on or after July 1, 2007 | | | Medicare Advantage Rx (Medical & Prescription) | Medicare Advantage (Medical Only) | Supplemental Plans (Medical Only) | | Stand Alone Prescription (mix and match with Medical Only) | | |
| | | | KAISER (MAPD) | AETNA MEDICARE PPO | CIGNA SURROUND | CIGNA SURROUND BASIC | CIGNA HIGH RX | CIGNA MID RX | CIGNA LOW RX |
| YOS | County Medicare Subsidy % | | | | | | | | |
| 30 & 25PS * | 70.0% | Individual \$ | \$84.66 | \$40.09 | \$76.18 | \$41.77 | \$67.98 | \$52.24 | \$41.43 |
| | | County \$ | \$197.57 | \$93.55 | \$177.77 | \$97.47 | \$158.63 | \$121.92 | \$96.68 |
| 29 | 67.5% | Individual \$ | \$91.72 | \$43.43 | \$82.53 | \$45.25 | \$73.64 | \$56.60 | \$44.88 |
| | | County \$ | \$190.51 | \$90.21 | \$171.42 | \$93.99 | \$152.97 | \$117.56 | \$93.23 |
| 28 | 65.0% | Individual \$ | \$98.78 | \$46.77 | \$88.88 | \$48.73 | \$79.31 | \$60.95 | \$48.33 |
| | | County \$ | \$183.45 | \$86.87 | \$165.07 | \$90.51 | \$147.30 | \$113.21 | \$89.78 |
| 27 | 62.5% | Individual \$ | \$105.83 | \$50.11 | \$95.23 | \$52.21 | \$84.97 | \$65.31 | \$51.79 |
| | | County \$ | \$176.40 | \$83.53 | \$158.72 | \$87.03 | \$141.64 | \$108.85 | \$86.32 |
| 26 | 60.0% | Individual \$ | \$112.89 | \$53.45 | \$101.58 | \$55.69 | \$90.64 | \$69.66 | \$55.24 |
| | | County \$ | \$169.34 | \$80.19 | \$152.37 | \$83.55 | \$135.97 | \$104.50 | \$82.87 |
| 25 | 57.5% | Individual \$ | \$119.94 | \$56.79 | \$107.92 | \$59.17 | \$96.30 | \$74.01 | \$58.69 |
| | | County \$ | \$162.29 | \$76.85 | \$146.03 | \$80.07 | \$130.31 | \$100.15 | \$79.42 |
| 24 | 55.0% | Individual \$ | \$127.00 | \$60.13 | \$114.27 | \$62.65 | \$101.97 | \$78.37 | \$62.14 |
| | | County \$ | \$155.23 | \$73.51 | \$139.68 | \$76.59 | \$124.64 | \$95.79 | \$75.97 |
| 23 | 53.0% | Individual \$ | \$132.64 | \$62.81 | \$119.35 | \$65.44 | \$106.50 | \$81.85 | \$64.91 |
| | | County \$ | \$149.59 | \$70.83 | \$134.60 | \$73.80 | \$120.11 | \$92.31 | \$73.20 |
| 22 | 51.0% | Individual \$ | \$138.29 | \$65.48 | \$124.43 | \$68.22 | \$111.03 | \$85.33 | \$67.67 |
| | | County \$ | \$143.94 | \$68.16 | \$129.52 | \$71.02 | \$115.58 | \$88.83 | \$70.44 |
| 21 | 49.0% | Individual \$ | \$143.93 | \$68.15 | \$129.51 | \$71.01 | \$115.57 | \$88.82 | \$70.43 |
| | | County \$ | \$138.30 | \$65.49 | \$124.44 | \$68.23 | \$111.04 | \$85.34 | \$67.68 |
| 20 | 47.0% | Individual \$ | \$149.58 | \$70.82 | \$134.59 | \$73.79 | \$120.10 | \$92.30 | \$73.19 |
| | | County \$ | \$132.65 | \$62.82 | \$119.36 | \$65.45 | \$106.51 | \$81.86 | \$64.92 |
| 19 | 42.5% | Individual \$ | \$162.28 | \$76.84 | \$146.02 | \$80.06 | \$130.30 | \$100.14 | \$79.41 |
| | | County \$ | \$119.95 | \$56.80 | \$107.93 | \$59.18 | \$96.31 | \$74.02 | \$58.70 |
| 18 | 40.0% | Individual \$ | \$169.33 | \$80.18 | \$152.37 | \$83.54 | \$135.96 | \$104.49 | \$82.86 |
| | | County \$ | \$112.90 | \$53.46 | \$101.58 | \$55.70 | \$90.65 | \$69.67 | \$55.25 |
| 17 | 37.5% | Individual \$ | \$176.39 | \$83.52 | \$158.71 | \$87.02 | \$141.63 | \$108.85 | \$86.31 |
| | | County \$ | \$105.84 | \$50.12 | \$95.24 | \$52.22 | \$84.98 | \$65.31 | \$51.80 |
| 16 | 35.0% | Individual \$ | \$183.44 | \$86.86 | \$165.06 | \$90.50 | \$147.29 | \$113.20 | \$89.77 |
| | | County \$ | \$98.79 | \$46.78 | \$88.89 | \$48.74 | \$79.32 | \$60.96 | \$48.34 |
| 15 | 32.5% | Individual \$ | \$190.50 | \$90.20 | \$171.41 | \$93.98 | \$152.96 | \$117.55 | \$93.22 |
| | | County \$ | \$91.73 | \$43.44 | \$82.54 | \$45.26 | \$73.65 | \$56.61 | \$44.89 |
| 14 | 30.0% | Individual \$ | \$197.56 | \$93.54 | \$177.76 | \$97.46 | \$158.62 | \$121.91 | \$96.67 |
| | | County \$ | \$84.67 | \$40.10 | \$76.19 | \$41.78 | \$67.99 | \$52.25 | \$41.44 |
| 13 | 27.5% | Individual \$ | \$204.61 | \$96.88 | \$184.11 | \$100.94 | \$164.29 | \$126.26 | \$100.12 |
| | | County \$ | \$77.62 | \$36.76 | \$69.84 | \$38.30 | \$62.32 | \$47.90 | \$37.99 |

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



2025 Baltimore County Government - Private Medicare Exchange / RetireeFirst - Retiree Monthly Contribution Rates

| Hired Prior to & Retired on or after July 1, 2007 | | | | | Medicare Advantage Rx (Medical & Prescription) | | Medicare Advantage (Medical Only) | | Supplemental Plans (Medical Only) | | Stand Alone Prescription (mix and match with Medical Only) | | |
|---|---------------------------|-------|--|--|---|---------------|--------------------------------------|----------|--------------------------------------|----------------------|---|--------------|--------------|
| YOS | County Medicare Subsidy % | | | | KAISER (MAPD) | | AETNA MEDICARE PPO | | CIGNA SURROUND | CIGNA SURROUND BASIC | CIGNA HIGH RX | CIGNA MID RX | CIGNA LOW RX |
| | 12 | 25.0% | | | | Individual \$ | \$211.67 | \$100.23 | \$190.46 | \$104.43 | \$169.95 | \$130.62 | \$103.58 |
| | | | | | County \$ | \$70.56 | \$33.41 | \$63.49 | \$34.81 | \$56.66 | \$43.54 | \$34.53 | |
| 11 | 22.5% | | | | Individual \$ | \$218.72 | \$103.57 | \$196.81 | \$107.91 | \$175.62 | \$134.97 | \$107.03 | |
| | | | | | County \$ | \$63.51 | \$30.07 | \$57.14 | \$31.33 | \$50.99 | \$39.19 | \$31.08 | |
| 10 | 20.0% | | | | Individual \$ | \$225.78 | \$106.91 | \$203.16 | \$111.39 | \$181.28 | \$139.32 | \$110.48 | |
| | | | | | County \$ | \$56.45 | \$26.73 | \$50.79 | \$27.85 | \$45.33 | \$34.84 | \$27.63 | |

| Hired & Retired on or After July 1, 2007 | | | | | | Medicare Advantage Rx (Medical & Prescription) | | Medicare Advantage (Medical Only) | | Supplemental Plans (Medical Only) | | Stand Alone Prescription (mix and match with Medical Only) | | |
|--|-------------------------------|----------|--------------|---------|--------------|---|----------|--------------------------------------|----------|--------------------------------------|----------------------|---|--------------|--------------|
| YOS | Employer Flat \$ Contribution | | | | | KAISER (MAPD) | | AETNA MEDICARE PPO | | CIGNA SURROUND | CIGNA SURROUND BASIC | CIGNA HIGH RX | CIGNA MID RX | CIGNA LOW RX |
| | | MAPD | Medical Only | Rx | | | | | | | | | | |
| 30 & 25PS | Ret | \$190.23 | \$93.55 | \$96.68 | Retiree \$ | \$92.00 | \$40.09 | \$160.40 | \$45.69 | \$129.93 | \$77.48 | \$41.43 | | |
| | | | | | County \$ | \$190.23 | \$93.55 | \$93.55 | \$93.55 | \$96.68 | \$96.68 | \$96.68 | | |
| | Dep | \$95.12 | \$46.78 | \$48.34 | Dependent \$ | \$187.11 | \$86.86 | \$207.17 | \$92.46 | \$178.27 | \$125.82 | \$89.77 | | |
| | | | | | County \$ | \$95.12 | \$46.78 | \$46.78 | \$46.78 | \$48.34 | \$48.34 | \$48.34 | | |
| 29 | Ret | \$183.43 | \$90.21 | \$93.22 | Retiree \$ | \$98.80 | \$43.43 | \$163.74 | \$49.03 | \$133.39 | \$80.94 | \$44.89 | | |
| | | | | | County \$ | \$183.43 | \$90.21 | \$90.21 | \$90.21 | \$93.22 | \$93.22 | \$93.22 | | |
| | Dep | \$91.72 | \$45.11 | \$46.61 | Dependent \$ | \$190.51 | \$88.53 | \$208.84 | \$94.13 | \$180.00 | \$127.55 | \$91.50 | | |
| | | | | | County \$ | \$91.72 | \$45.11 | \$45.11 | \$45.11 | \$46.61 | \$46.61 | \$46.61 | | |
| 28 | Ret | \$176.64 | \$86.87 | \$89.77 | Retiree \$ | \$105.59 | \$46.77 | \$167.08 | \$52.37 | \$136.84 | \$84.39 | \$48.34 | | |
| | | | | | County \$ | \$176.64 | \$86.87 | \$86.87 | \$86.87 | \$89.77 | \$89.77 | \$89.77 | | |
| | Dep | \$88.33 | \$43.44 | \$44.89 | Dependent \$ | \$193.90 | \$90.20 | \$210.51 | \$95.80 | \$181.72 | \$129.27 | \$93.22 | | |
| | | | | | County \$ | \$88.33 | \$43.44 | \$43.44 | \$43.44 | \$44.89 | \$44.89 | \$44.89 | | |
| 27 | Ret | \$169.84 | \$83.52 | \$86.32 | Retiree \$ | \$112.39 | \$50.12 | \$170.43 | \$55.72 | \$140.29 | \$87.84 | \$51.79 | | |
| | | | | | County \$ | \$169.84 | \$83.52 | \$83.52 | \$83.52 | \$86.32 | \$86.32 | \$86.32 | | |
| | Dep | \$84.92 | \$41.76 | \$43.16 | Dependent \$ | \$197.31 | \$91.88 | \$212.19 | \$97.48 | \$183.45 | \$131.00 | \$94.95 | | |
| | | | | | County \$ | \$84.92 | \$41.76 | \$41.76 | \$41.76 | \$43.16 | \$43.16 | \$43.16 | | |
| 26 | Ret | \$163.05 | \$80.18 | \$82.87 | Retiree \$ | \$119.18 | \$53.46 | \$173.77 | \$59.06 | \$143.74 | \$91.29 | \$55.24 | | |
| | | | | | County \$ | \$163.05 | \$80.18 | \$80.18 | \$80.18 | \$82.87 | \$82.87 | \$82.87 | | |
| | Dep | \$81.53 | \$40.09 | \$41.44 | Dependent \$ | \$200.70 | \$93.55 | \$213.86 | \$99.15 | \$185.17 | \$132.72 | \$96.67 | | |
| | | | | | County \$ | \$81.53 | \$40.09 | \$40.09 | \$40.09 | \$41.44 | \$41.44 | \$41.44 | | |
| 25 | Ret | \$156.26 | \$76.84 | \$79.42 | Retiree \$ | \$125.97 | \$56.80 | \$177.11 | \$62.40 | \$147.19 | \$94.74 | \$58.69 | | |
| | | | | | County \$ | \$156.26 | \$76.84 | \$76.84 | \$76.84 | \$79.42 | \$79.42 | \$79.42 | | |
| | Dep | \$78.13 | \$38.42 | \$39.71 | Dependent \$ | \$204.10 | \$95.22 | \$215.53 | \$100.82 | \$186.90 | \$134.45 | \$98.40 | | |
| | | | | | County \$ | \$78.13 | \$38.42 | \$38.42 | \$38.42 | \$39.71 | \$39.71 | \$39.71 | | |
| 24 | Ret | \$149.46 | \$73.50 | \$75.96 | Retiree \$ | \$132.77 | \$60.14 | \$180.45 | \$65.74 | \$150.65 | \$98.20 | \$62.15 | | |
| | | | | | County \$ | \$149.46 | \$73.50 | \$73.50 | \$73.50 | \$75.96 | \$75.96 | \$75.96 | | |
| | Dep | \$74.73 | \$36.75 | \$37.98 | Dependent \$ | \$207.50 | \$96.89 | \$217.20 | \$102.49 | \$188.63 | \$136.18 | \$100.13 | | |
| | | | | | County \$ | \$74.73 | \$36.75 | \$36.75 | \$36.75 | \$37.98 | \$37.98 | \$37.98 | | |
| 23 | Ret | \$142.67 | \$70.16 | \$72.51 | Retiree \$ | \$139.56 | \$63.48 | \$183.79 | \$69.08 | \$154.10 | \$101.65 | \$65.60 | | |
| | | | | | County \$ | \$142.67 | \$70.16 | \$70.16 | \$70.16 | \$72.51 | \$72.51 | \$72.51 | | |
| | Dep | \$71.34 | \$35.08 | \$36.26 | Dependent \$ | \$210.89 | \$98.56 | \$218.87 | \$104.16 | \$190.35 | \$137.90 | \$101.85 | | |
| | | | | | County \$ | \$71.34 | \$35.08 | \$35.08 | \$35.08 | \$36.26 | \$36.26 | \$36.26 | | |
| 22 | Ret | \$135.88 | \$66.82 | \$69.06 | Retiree \$ | \$146.35 | \$66.82 | \$187.13 | \$72.42 | \$157.55 | \$105.10 | \$69.05 | | |
| | | | | | County \$ | \$135.88 | \$66.82 | \$66.82 | \$66.82 | \$69.06 | \$69.06 | \$69.06 | | |
| | Dep | \$67.94 | \$33.41 | \$34.53 | Dependent \$ | \$214.29 | \$100.23 | \$220.54 | \$105.83 | \$192.08 | \$139.63 | \$103.58 | | |
| | | | | | County \$ | \$67.94 | \$33.41 | \$33.41 | \$33.41 | \$34.53 | \$34.53 | \$34.53 | | |
| 21 | Ret | \$129.08 | \$63.48 | \$65.60 | Retiree \$ | \$153.15 | \$70.16 | \$190.47 | \$75.76 | \$161.01 | \$108.56 | \$72.51 | | |
| | | | | | County \$ | \$129.08 | \$63.48 | \$63.48 | \$63.48 | \$65.60 | \$65.60 | \$65.60 | | |
| | Dep | \$64.54 | \$31.74 | \$32.80 | Dependent \$ | \$217.69 | \$101.90 | \$222.21 | \$107.50 | \$193.81 | \$141.36 | \$105.31 | | |
| | | | | | County \$ | \$64.54 | \$31.74 | \$31.74 | \$31.74 | \$32.80 | \$32.80 | \$32.80 | | |

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



2025 Baltimore County Government - Private Medicare Exchange / RetireeFirst - Retiree Monthly Contribution Rates

| Hired & Retired on or After July 1, 2007 | | | | | Medicare Advantage Rx (Medical & Prescription) | Medicare Advantage (Medical Only) | Supplemental Plans (Medical Only) | | Stand Alone Prescription (mix and match with Medical Only) | | | |
|--|-------------------------------|--------------|---------|---------|---|--------------------------------------|--------------------------------------|-------------------------|---|-----------------|-----------------|----------|
| YOS | Employer Flat \$ Contribution | | | | KAISER (MAPD) | AETNA MEDICARE PPO | CIGNA SURROUND | CIGNA SURROUND BASIC | CIGNA HIGH RX | CIGNA MID RX | CIGNA LOW RX | |
| | MAPD | Medical Only | Rx | | | | | | | | | |
| 20 | Ret | \$122.29 | \$60.14 | \$62.15 | Retiree \$ | \$159.94 | \$73.50 | \$193.81 | \$79.10 | \$164.46 | \$112.01 | \$75.96 |
| | | | | | County \$ | \$122.29 | \$60.14 | \$60.14 | \$60.14 | \$62.15 | \$62.15 | \$62.15 |
| | Dep | \$61.15 | \$30.07 | \$31.08 | Dependent \$ | \$221.08 | \$103.57 | \$223.88 | \$109.17 | \$195.53 | \$143.08 | \$107.03 |
| | | | | | County \$ | \$61.15 | \$30.07 | \$30.07 | \$30.07 | \$31.08 | \$31.08 | \$31.08 |
| 19 | Ret | \$115.49 | \$56.80 | \$58.69 | Retiree \$ | \$166.74 | \$76.84 | \$197.15 | \$82.44 | \$167.92 | \$115.47 | \$79.42 |
| | | | | | County \$ | \$115.49 | \$56.80 | \$56.80 | \$56.80 | \$58.69 | \$58.69 | \$58.69 |
| | Dep | \$57.75 | \$28.40 | \$29.35 | Dependent \$ | \$224.48 | \$105.24 | \$225.55 | \$110.84 | \$197.26 | \$144.81 | \$108.76 |
| | | | | | County \$ | \$57.75 | \$28.40 | \$28.40 | \$28.40 | \$29.35 | \$29.35 | \$29.35 |
| 18 | Ret | \$108.70 | \$53.46 | \$55.24 | Retiree \$ | \$173.53 | \$80.18 | \$200.49 | \$85.78 | \$171.37 | \$118.92 | \$82.87 |
| | | | | | County \$ | \$108.70 | \$53.46 | \$53.46 | \$53.46 | \$55.24 | \$55.24 | \$55.24 |
| | Dep | \$54.35 | \$26.73 | \$27.62 | Dependent \$ | \$227.88 | \$106.91 | \$227.22 | \$112.51 | \$198.99 | \$146.54 | \$110.49 |
| | | | | | County \$ | \$54.35 | \$26.73 | \$26.73 | \$26.73 | \$27.62 | \$27.62 | \$27.62 |
| 17 | Ret | \$101.91 | \$50.12 | \$51.79 | Retiree \$ | \$180.32 | \$83.52 | \$203.83 | \$89.12 | \$174.82 | \$122.37 | \$86.32 |
| | | | | | County \$ | \$101.91 | \$50.12 | \$50.12 | \$50.12 | \$51.79 | \$51.79 | \$51.79 |
| | Dep | \$50.96 | \$25.06 | \$25.90 | Dependent \$ | \$231.27 | \$108.58 | \$228.89 | \$114.18 | \$200.71 | \$148.26 | \$112.21 |
| | | | | | County \$ | \$50.96 | \$25.06 | \$25.06 | \$25.06 | \$25.90 | \$25.90 | \$25.90 |
| 16 | Ret | \$95.11 | \$46.77 | \$48.34 | Retiree \$ | \$187.12 | \$86.87 | \$207.18 | \$92.47 | \$178.27 | \$125.82 | \$89.77 |
| | | | | | County \$ | \$95.11 | \$46.77 | \$46.77 | \$46.77 | \$48.34 | \$48.34 | \$48.34 |
| | Dep | \$47.56 | \$23.39 | \$24.17 | Dependent \$ | \$234.67 | \$110.25 | \$230.56 | \$115.85 | \$202.44 | \$149.99 | \$113.94 |
| | | | | | County \$ | \$47.56 | \$23.39 | \$23.39 | \$23.39 | \$24.17 | \$24.17 | \$24.17 |
| 15 | Ret | \$88.32 | \$43.43 | \$44.89 | Retiree \$ | \$193.91 | \$90.21 | \$210.52 | \$95.81 | \$181.72 | \$129.27 | \$93.22 |
| | | | | | County \$ | \$88.32 | \$43.43 | \$43.43 | \$43.43 | \$44.89 | \$44.89 | \$44.89 |
| | Dep | \$44.17 | \$21.72 | \$22.45 | Dependent \$ | \$238.06 | \$111.92 | \$232.23 | \$117.52 | \$204.16 | \$151.71 | \$115.66 |
| | | | | | County \$ | \$44.17 | \$21.72 | \$21.72 | \$21.72 | \$22.45 | \$22.45 | \$22.45 |
| 14 | Ret | \$81.52 | \$40.09 | \$41.43 | Retiree \$ | \$200.71 | \$93.55 | \$213.86 | \$99.15 | \$185.18 | \$132.73 | \$96.68 |
| | | | | | County \$ | \$81.52 | \$40.09 | \$40.09 | \$40.09 | \$41.43 | \$41.43 | \$41.43 |
| | Dep | \$40.77 | \$20.05 | \$20.72 | Dependent \$ | \$241.46 | \$113.59 | \$233.90 | \$119.19 | \$205.89 | \$153.44 | \$117.39 |
| | | | | | County \$ | \$40.77 | \$20.05 | \$20.05 | \$20.05 | \$20.72 | \$20.72 | \$20.72 |
| 13 | Ret | \$74.73 | \$36.75 | \$37.98 | Retiree \$ | \$207.50 | \$96.89 | \$217.20 | \$102.49 | \$188.63 | \$136.18 | \$100.13 |
| | | | | | County \$ | \$74.73 | \$36.75 | \$36.75 | \$36.75 | \$37.98 | \$37.98 | \$37.98 |
| | Dep | \$37.37 | \$18.38 | \$18.99 | Dependent \$ | \$244.86 | \$115.26 | \$235.57 | \$120.86 | \$207.62 | \$155.17 | \$119.12 |
| | | | | | County \$ | \$37.37 | \$18.38 | \$18.38 | \$18.38 | \$18.99 | \$18.99 | \$18.99 |
| 12 | Ret | \$67.94 | \$33.41 | \$34.53 | Retiree \$ | \$214.29 | \$100.23 | \$220.54 | \$105.83 | \$192.08 | \$139.63 | \$103.58 |
| | | | | | County \$ | \$67.94 | \$33.41 | \$33.41 | \$33.41 | \$34.53 | \$34.53 | \$34.53 |
| | Dep | \$33.98 | \$16.71 | \$17.27 | Dependent \$ | \$248.25 | \$116.93 | \$237.24 | \$122.53 | \$209.34 | \$156.89 | \$120.84 |
| | | | | | County \$ | \$33.98 | \$16.71 | \$16.71 | \$16.71 | \$17.27 | \$17.27 | \$17.27 |
| 11 | Ret | \$61.14 | \$30.07 | \$31.07 | Retiree \$ | \$221.09 | \$103.57 | \$223.88 | \$109.17 | \$195.54 | \$143.09 | \$107.04 |
| | | | | | County \$ | \$61.14 | \$30.07 | \$30.07 | \$30.07 | \$31.07 | \$31.07 | \$31.07 |
| | Dep | \$30.58 | \$15.04 | \$15.54 | Dependent \$ | \$251.65 | \$118.60 | \$238.91 | \$124.20 | \$211.07 | \$158.62 | \$122.57 |
| | | | | | County \$ | \$30.58 | \$15.04 | \$15.04 | \$15.04 | \$15.54 | \$15.54 | \$15.54 |
| 10 | Ret | \$54.35 | \$26.73 | \$27.62 | Retiree \$ | \$227.88 | \$106.91 | \$227.22 | \$112.51 | \$198.99 | \$146.54 | \$110.49 |
| | | | | | County \$ | \$54.35 | \$26.73 | \$26.73 | \$26.73 | \$27.62 | \$27.62 | \$27.62 |
| | Dep | \$27.18 | \$13.37 | \$13.81 | Dependent \$ | \$255.05 | \$120.27 | \$240.58 | \$125.87 | \$212.80 | \$160.35 | \$124.30 |
| | | | | | County \$ | \$27.18 | \$13.37 | \$13.37 | \$13.37 | \$13.81 | \$13.81 | \$13.81 |

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