

Baltimore County Government 2025 Retiree Monthly Insurance Contribution Rates

Retiree Dental & Vision Rates

Dental	Coverage Level	Non-Mo	edicare	Medicare Retirees/Dependent; N Medicare Dependent Medicare Retiree; Ov age 65 Dependent/Reti		
		Retiree Monthly	County Monthly	Retiree Monthly	County Monthly	
	Individual	\$39.34	\$0.00	\$39.34	\$0.00	
Carefirst BCBS	Parent + 1 Child	\$58.99	\$0.00	\$58.99	\$0.00	
Traditional Dental	Retiree + Spouse	\$78.67	\$0.00	\$78.67	\$0.00	
	Family	\$118.05	\$0.00	\$118.05	\$0.00	
	Individual	\$8.04	\$24.14	\$32.18	\$0.00	
Carefirst BCBS Preferred Dental	Parent + 1 Child	\$11.40	\$34.23	\$45.63	\$0.00	
Preferred Demail	Retiree + Spouse	\$15.22	\$45.66	\$60.88	\$0.00	
	Family	\$22.83	\$68.52	\$91.35	\$0.00	
	Individual	\$4.94	\$14.85	\$19.79	\$0.00	
Cigna Dental	Parent + 1 Child	\$8.91	\$26.75	\$35.66	\$0.00	
DHMO	Retiree + Spouse	\$9.87	\$29.63	\$39.50	\$0.00	
	Family	\$14.88	\$44.66	\$59.54	\$0.00	

Vision	Coverage Level	Non-M	edicare	Medicare Retirees/Dependent; Non- Medicare Dependent of Medicare Retiree; Over age 65 Dependent/Retiree			
		Retiree Monthly	County Monthly	Retiree Monthly	County Monthly		
	Individual	\$0.27	\$2.51	\$2.78	\$0.00		
National Vision Administrators	Parent + 1 Child	\$0.41	\$3.77	\$4.18	\$0.00		
(NVA)	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 C	AP (PPO)			Cigna OA	APIN (EPO)		Cigna F	ligh Deductil	ole Health Pla	n (HDHP)	K	aiser Permane	ente Select (Hi	MO)
			Lev	vel 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	l Prior t	o July 1, 2	007																	
Category	Co	unty Subsidy	ı %	Plan Name	me Cigna OAP (PPO)				Cigna OA	APIN (EPO)		Cigna High Deductible Health Plan (HDHP)			Kaiser Permanente Select (HMO)					
outogory	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	FAM
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 retires 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	\$1,566.68	\$689.55	\$1,001.01	\$1,476.31	\$2,084.76
Retired	on or A	After July 1	, 2007																	
Years of	С	ounty Subsidy	%	Plan Name		Cigna C	AP (PPO)			Cigna OA	APIN (EPO)		Cigna F	ligh Deductil	ole Health Pla	n (HDHP)	K	aiser Permane	ente Select (Hi	MO)
Service (YOS)	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	FAM
	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
	1070	0070	1070	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
30 & 25 PS*	70%	70%	70%	Retiree \$: 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
	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
		,-	,,0	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
29	67.5%	67.5%	67.5%	Retiree \$: 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
	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	\$1,566.68	\$689.55	\$1,001.01	\$1,476.31	\$2,084.76
28	65%	65%	65%	Retiree \$: 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 - NonMedicare Medical - Retiree Monthly Contribution Rates

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rtotirot	County Subsidy %		continueu		<u> </u>			1	<u> </u>						#####	Kaiser Permanente Select (HMO)				
Years of Service (YOS)	Co						OAP (PPO)				APIN (EPO)		•		ole Health Pla			ı	·	
Service (103)	PPO	HMO/EPO/HDHP	Medicare		IND	P/C	RET/SP	FAM	IND	P/C	RET/SP	FAM	IND	P/C	RET/SP	FAM	IND	P/C	RET/SP	FAM
	64.9%	70%	62.5%	Retiree \$	\$407.35	\$597.81	\$869.25	\$1,240.71	\$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 \$	\$753.21	\$1,105.38	\$1,607.27	\$2,294.10	\$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
27	62.5%	62.5%	62.5%	Retiree \$: NonMedicare Dependent of Medicare Retiree, Over age 65 not eligible for Medicare	\$435.21	\$638.69	\$928.69	\$1,325.55	\$343.60	\$498.85	\$735.67	\$1,038.89	\$259.08	\$376.13	\$554.70	\$783.33	\$344.77	\$500.50	\$738.15	\$1,042.38
				County \$	\$725.35	\$1,064.50	\$1,547.83	\$2,209.26	\$572.69	\$831.42	\$1,226.12	\$1,731.49	\$431.82	\$626.89	\$924.51	\$1,305.57	\$574.62	\$834.18	\$1,230.26	\$1,737.30
	61.6%	65.0%	60.0%	Retiree \$	\$445.65	\$654.02	\$950.98	\$1,357.36	\$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 \$	\$714.91	\$1,049.17	\$1,525.54	\$2,177.45	\$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
26	60.0%	60.0%	60.0%	Retiree \$: NonMedicare Dependent of Medicare Retiree, Over age 65 not eligible for Medicare	\$464.22	\$681.27	\$990.60	\$1,413.92	\$366.51	\$532.10	\$784.71	\$1,108.15	\$276.36	\$401.20	\$591.68	\$835.56	\$367.75	\$533.87	\$787.36	\$1,111.87
				County \$	\$696.34	\$1,021.92	\$1,485.92	\$2,120.89	\$549.78	\$798.17	\$1,177.08	\$1,662.23	\$414.54	\$601.82	\$887.53	\$1,253.34	\$551.64	\$800.81	\$1,181.05	\$1,667.81
	58.3%	60.0%	57.5%	Retiree \$	\$483.95	\$710.23	\$1,032.70	\$1,474.01	\$366.51	\$532.10	\$784.71	\$1,108.15	\$276.36	\$401.20	\$591.68	\$835.56	\$367.75	\$533.87	\$787.36	\$1,111.87
				County \$	\$676.61	\$992.96	\$1,443.82	\$2,060.80	\$549.78	\$798.17	\$1,177.08	\$1,662.23	\$414.54	\$601.82	\$887.53	\$1,253.34	\$551.64	\$800.81	\$1,181.05	\$1,667.81
25	57.5%	57.5%	57.5%	Retiree \$: NonMedicare Dependent of Medicare Retiree, Over age 65 not eligible for Medicare	\$493.23	\$723.85	\$1,052.52	\$1,502.29	\$389.42	\$565.36	\$833.76	\$1,177.41	\$293.63	\$426.28	\$628.66	\$887.78	\$390.74	\$567.23	\$836.57	\$1,181.36
				County \$	\$667.33	\$979.34	\$1,424.00	\$2,032.52	\$526.87	\$764.91	\$1,128.03	\$1,592.97	\$397.27	\$576.74	\$850.55	\$1,201.12	\$528.65	\$767.45	\$1,131.84	\$1,598.32
24	55%	55%	55%	Retiree \$	\$522.25	\$766.43	\$1,114.43	\$1,590.66	\$412.33	\$598.62	\$882.80	\$1,246.67	\$310.90	\$451.35	\$665.64	\$940.00	\$413.72	\$600.60	\$885.78	\$1,250.85
				County \$	\$638.31	\$936.76	\$1,362.09	\$1,944.15	\$503.96	\$731.65	\$1,078.99	\$1,523.71	\$380.00	\$551.67	\$813.57	\$1,148.90	\$505.67	\$734.08	\$1,082.63	\$1,528.83
23	53%	53%	53%	Retiree \$	\$545.46	\$800.49	\$1,163.96	\$1,661.36	\$430.65	\$625.22	\$922.04	\$1,302.07	\$324.72	\$471.41	\$695.22	\$981.78	\$432.11	\$627.29	\$925.15	\$1,306.44
	55,0			County \$	\$615.10	\$902.70	\$1,312.56	\$1,873.45	\$485.64	\$705.05	\$1,039.75	\$1,468.31	\$366.18	\$531.61	\$783.99	\$1,107.12	\$487.28	\$707.39	\$1,043.26	\$1,473.24
22	51%	51%	51%	Retiree \$	\$568.67	\$834.56	\$1,213.49	\$1,732.05	\$448.98	\$651.83	\$961.27	\$1,357.48	\$338.54	\$491.47	\$724.81	\$1,023.56	\$450.50	\$653.99	\$964.52	\$1,362.04
	31,0	*****		County \$	\$591.89	\$868.63	\$1,263.03	\$1,802.76	\$467.31	\$678.44	\$1,000.52	\$1,412.90	\$352.36	\$511.55	\$754.40	\$1,065.34	\$468.89	\$680.69	\$1,003.89	\$1,417.64
21	49%	49%	49%	Retiree \$	\$591.88	\$868.62	\$1,263.02	\$1,802.75	\$467.30	\$678.43	\$1,000.51	\$1,412.89	\$352.35	\$511.54	\$754.39	\$1,065.33	\$468.88	\$680.68	\$1,003.88	\$1,417.63
	1070	,	.0,0	County \$	\$568.68	\$834.57	\$1,213.50	\$1,732.06	\$448.99	\$651.84	\$961.28	\$1,357.49	\$338.55	\$491.48	\$724.82	\$1,023.57	\$450.51	\$654.00	\$964.53	\$1,362.05
20	47%	47%	47%	Retiree \$	\$615.09	\$902.69	\$1,312.55	\$1,873.44	\$485.63	\$705.04	\$1,039.74	\$1,468.30	\$366.17	\$531.60	\$783.98	\$1,107.11	\$487.27	\$707.38	\$1,043.25	\$1,473.23
	,			County \$	\$545.47	\$800.50	\$1,163.97	\$1,661.37	\$430.66	\$625.23	\$922.05	\$1,302.08	\$324.73	\$471.42	\$695.23	\$981.79	\$432.12	\$627.30	\$925.16	\$1,306.45
19	42.5%	42.5%	42.5%	Retiree \$	\$667.32	\$979.33	\$1,423.99	\$2,032.51	\$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 \$	\$493.24	\$723.86	\$1,052.53	\$1,502.30	\$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
18	40%	40%	40%	Retiree \$	\$696.33	\$1,021.91	\$1,485.91	\$2,120.88	\$549.77	\$798.16	\$1,177.07	\$1,662.22	\$414.54	\$601.81	\$887.52	\$1,253.34	\$551.63	\$800.80	\$1,181.04	\$1,667.80
	10,0		10,0	County \$	\$464.23	\$681.28	\$990.61	\$1,413.93	\$366.52	\$532.11	\$784.72	\$1,108.16	\$276.36	\$401.21	\$591.69	\$835.56	\$367.76	\$533.88	\$787.37	\$1,111.88
17	37.5%	37.5%	37.5%	Retiree \$	\$725.35	\$1,064.49	\$1,547.82	\$2,209.25	\$572.68	\$831.41	\$1,226.11	\$1,731.48	\$431.81	\$626.88	\$924.50	\$1,305.56	\$574.61	\$834.17	\$1,230.25	\$1,737.30
				County \$	\$435.21	\$638.70	\$928.70	\$1,325.56	\$343.61	\$498.86	\$735.68	\$1,038.90	\$259.09	\$376.14	\$554.71	\$783.34	\$344.78	\$500.51	\$738.16	\$1,042.38
16	35%	35%	35%	Retiree \$	\$754.36	\$1,107.07	\$1,609.73	\$2,297.62	\$595.58	\$864.67	\$1,275.16	\$1,800.74	\$449.08	\$651.96	\$961.48	\$1,357.78	\$597.60	\$867.54	\$1,279.46	\$1,806.79
				County \$	\$406.20	\$596.12	\$866.79	\$1,237.19	\$320.71	\$465.60	\$686.63	\$969.64	\$241.82	\$351.06	\$517.73	\$731.12	\$321.79	\$467.14	\$688.95	\$972.89
15	32.5%	32.5%	32.5%	Retiree \$	\$783.37	\$1,149.65	\$1,671.65	\$2,385.99	\$618.49	\$897.93	\$1,324.20	\$1,870.00	\$466.35	\$677.03	\$998.46	\$1,410.00	\$620.58	\$900.90	\$1,328.67	\$1,876.28
				County \$	\$377.19	\$553.54	\$804.87	\$1,148.82	\$297.80	\$432.34	\$637.59	\$900.38	\$224.55	\$325.99	\$480.75	\$678.90	\$298.81	\$433.78	\$639.74	\$903.40
14	30.0%	30.0%	30.0%	Retiree \$	\$812.39	\$1,192.23	\$1,733.56	\$2,474.36	\$641.40	\$931.18	\$1,373.25	\$1,939.26	\$483.63	\$702.11	\$1,035.44	\$1,462.23	\$643.57	\$934.27	\$1,377.88	\$1,945.77
				County \$	\$348.17	\$510.96	\$742.96	\$1,060.45	\$274.89	\$399.09	\$588.54	\$831.12	\$207.27	\$300.91	\$443.77	\$626.67	\$275.82	\$400.41	\$590.53	\$833.91
13	27.5%	27.5%	27.5%	Retiree \$	\$841.40	\$1,234.81	\$1,795.47	\$2,562.73	\$664.31	\$964.44	\$1,422.29	\$2,008.52	\$500.90	\$727.18	\$1,072.42	\$1,514.45	\$666.55	\$967.64	\$1,427.09	\$2,015.26
				County \$	\$319.16	\$468.38	\$681.05	\$972.08	\$251.98	\$365.83	\$539.50	\$761.86	\$190.00	\$275.84	\$406.79	\$574.45	\$252.84	\$367.04	\$541.32	\$764.42
12	25.0%	25.0%	25.0%	Retiree \$	\$870.42	\$1,277.39	\$1,857.39	\$2,651.10	\$687.21	\$997.70	\$1,471.34	\$2,077.78	\$518.17	\$752.26	\$1,109.40	\$1,566.67	\$689.54	\$1,001.01	\$1,476.30	\$2,084.76
				County \$	\$290.14	\$425.80	\$619.13	\$883.71	\$229.08	\$332.57	\$490.45	\$692.60	\$172.73	\$250.76	\$369.81	\$522.23	\$229.85	\$333.67	\$492.11	\$694.92
11	22.5%	22.5%	22.5%	Retiree \$	\$899.43	\$1,319.97	\$1,919.30	\$2,739.47	\$710.12	\$1,030.95	\$1,520.38	\$2,147.04	\$535.44	\$777.34	\$1,146.38	\$1,618.89	\$712.52	\$1,034.37	\$1,525.51	\$2,154.25
				County \$	\$261.13	\$383.22	\$557.22	\$795.34	\$206.17	\$299.32	\$441.41	\$623.34	\$155.46	\$225.68	\$332.83	\$470.01	\$206.87	\$300.31	\$442.90	\$625.43
10	20.0%	20.0%	20.0%	Retiree \$	\$928.44	\$1,362.55	\$1,981.21	\$2,827.84	\$733.03	\$1,064.21	\$1,569.43	\$2,216.30	\$552.72	\$802.41	\$1,183.36	\$1,671.12	\$735.51	\$1,067.74	\$1,574.72	\$2,223.74
				County \$	\$232.12	\$340.64	\$495.31	\$706.97	\$183.26	\$266.06	\$392.36	\$554.08	\$138.18	\$200.61	\$295.85	\$417.78	\$183.88	\$266.94	\$393.69	\$555.94

^{*} 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

administer First Enro informatio	re Medical & Prescription Plan enro red by RetireeFirst. Please refer to t Illment Manual and carrier materials n. Phone: 410-431-2226 s to rates are based on date of hire, date of	he Retiree for plan	Medicare Advantage Rx (Medical & Prescription)	Medicare Advantage (Medical Only)	Suppleme (Medica			itand Alone Prescripti and match with Medica		
creditable ye	ears of service (YOS). Please refer to the are onds to your employment dates and service.	ea of the chart	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)			
	County Medicare Subsidy %		KAISER (MAPD)	AETNA MEDICARE PPO	CIGNA SURROUND	CIGNA SURROUND BASIC	CIGNA HIGH RX	CIGNA MID RX	CIGNA LOW RX	
YOS		Individual \$	\$70.55	\$33.41	\$63.48	\$34.81	\$56.65	\$43.54	\$34.52	
ALL	75.0%	County \$	\$211.68	\$100.23	\$190.47	\$104.43	\$169.96	\$130.62	\$103.59	
Hired Price	or to & Retired on or after July 1,	2007	Medicare Advantage Rx (Medical & Prescription)	Medicare Advantage (Medical Only)	Suppleme (Medica		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	
30 & 25PS *	70.0%	Individual \$	\$84.66	\$40.09	\$76.18	\$41.77	\$67.98	\$52.24	\$41.43	
56 0, 25. 5	7 6.676	County \$ Individual \$	\$197.57 \$91.72	\$93.55 \$43.43	\$177.77	\$97.47 \$45.25	\$158.63 \$73.64	\$121.92	\$96.68 \$44.88	
29	67.5%	County \$	\$91.72 \$190.51	\$43.43	\$82.53 \$171.42	\$45.25 \$93.99	\$ /3.64 \$152.97	\$56.60 \$117.56	\$93.23	
28	CF 09/	Individual \$	\$98.78	\$46.77	\$88.88	\$48.73	\$79.31	\$60.95	\$48.33	
28	65.0%	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 \$ Individual \$	\$176.40 \$112.89	\$83.53 \$53.45	\$158.72 \$101.58	\$87.03 \$55.69	\$141.64 \$90.64	\$108.85 \$69.66	\$86.32 \$55.24	
26	60.0%	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	
23	37.370	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 \$139.68	\$62.65	\$101.97	\$78.37	\$62.14	
		County \$ Individual \$	\$155.23 \$132.64	\$73.51 \$62.81	\$119.35	\$76.59 \$65.44	\$124.64 \$106.50	\$95.79 \$81.85	\$75.97 \$64.91	
23	53.0%	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	
22	31.070	County \$	\$143.94	\$68.16	\$129.52	\$71.02	\$115.58	\$88.83	\$70.44	
21	49.0%	Individual \$ County \$	\$143.93 \$138.30	\$68.15 \$65.49	\$129.51 \$124.44	\$71.01 \$68.23	\$115.57 \$111.04	\$88.82 \$85.34	\$70.43 \$67.68	
		Individual \$	\$149.58	\$70.82	\$134.59	\$73.79	\$120.10	\$92.30	\$73.19	
20	47.0%	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	
-13	.=.0,0	County \$	\$119.95	\$56.80	\$107.93	\$59.18	\$96.31	\$74.02	\$58.70	
18	40.0%	Individual \$ County \$	\$169.33 \$112.90	\$ 80.18 \$53.46	\$152.37 \$101.58	\$83.54 \$55.70	\$135.96 \$90.65	\$104.49 \$69.67	\$82.86 \$55.25	
	27.50	Individual \$	\$176.39	\$83.52	\$158.71	\$87.02	\$141.63	\$108.85	\$86.31	
17	37.5%	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	
	22.3,2	County \$	\$98.79	\$46.78	\$88.89	\$48.74	\$79.32	\$60.96	\$48.34	
15	32.5%	Individual \$ County \$	\$190.50 \$91.73	\$90.20 \$43.44	\$171.41 \$82.54	\$93.98 \$45.26	\$152.96 \$73.65	\$117.55 \$56.61	\$93.22 \$44.89	
		Individual \$	\$197.56	\$93.54	\$177.76	\$97.46	\$158.62	\$121.91	\$96.67	
14	30.0%	County \$	\$84.67	\$40.10	\$76.19	\$41.78	\$67.99	\$52.25	\$41.44	
40	27 -24	Individual \$	\$204.61	\$96.88	\$184.11	\$100.94	\$164.29	\$126.26	\$100.12	
13	27.5%	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 Pric	or to & Retired on or after July 1,	2007	Medicare Advantage Rx (Medical & Prescription)		Suppleme (Medica		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	
12	23.0%	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	
11	22.3/6	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	
10	20.070	County \$	\$56.45	\$26.73	\$50.79	\$27.85	\$45.33	\$34.84	\$27.63	

10					County \$	\$56.45	\$26.73	\$50.79	\$27.85	\$45.33	\$34.84	\$27.63
Hired &	Retire	d on or A	fter July 1	, 2007		Medicare Advantage Rx (Medical & Prescription)	Medicare Advantage (Medical Only)	Suppleme (Medic	ental Plans al Only)		Stand Alone Prescription and match with Medical	
V.00	Er	nployer Fl	at \$ Contrib	ution		(*4155D (*44.DD)	AETNA MEDICARE	CIGNA	CIGNA	CIGNA	CIGNA	CIGNA
YOS		MAPD	Medical Only	Rx		KAISER (MAPD)	PPO	SURROUND	SURROUND BASIC	HIGH RX	MID RX	LOW RX
	Ret	\$190.23	\$93.55	\$96.68	Retiree \$	\$92.00	\$40.09	\$160.40	\$45.69	\$129.93	\$77.48	\$41.43
30 & 25PS		7-00-0	700.00	700.00	County \$	\$190.23	\$93.55	\$93.55	\$93.55	\$96.68	\$96.68	\$96.68
30 & 23. 3	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
	Ret	\$183.43	\$90.21	\$93.22	Retiree \$	\$98.80	\$43.43	\$163.74	\$49.03	\$133.39	\$80.94	\$44.89
29					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
	Ret	\$176.64	\$86.87	\$89.77	Retiree \$	\$105.59 \$176.64	\$46.77 \$86.87	\$167.08 \$86.87	\$52.37 \$86.87	\$136.84 \$89.77	\$84.39 \$89.77	\$ 48.34 \$89.77
28					County \$ Dependent \$		·	·	·		·	
	Dep	\$88.33	\$43.44	\$44.89	County \$	\$193.90 \$88.33	\$90.20 \$43.44	\$210.51 \$43.44	\$95.80 \$43.44	\$181.72 \$44.89	\$129.27 \$44.89	\$93.22 \$44.89
					Retiree \$	\$112.39	\$50.12	\$170.43	\$55.72	\$140.29	\$87.84	\$51.79
	Ret	\$169.84	\$83.52	\$86.32	County \$	\$169.84	\$83.52	\$83.52	\$83.52	\$86.32	\$86.32	\$86.32
27					Dependent \$	\$197.31	\$91.88	\$212.19	\$97.48	\$183.45	\$131.00	\$94.95
	Dep	\$84.92	\$41.76	\$43.16	County \$	\$84.92	\$41.76	\$41.76	\$41.76	\$43.16	\$43.16	\$43.16
					Retiree \$	\$119.18	\$53.46	\$173.77	\$59.06	\$143.74	\$91.29	\$55.24
	Ret	\$163.05	\$80.18	\$82.87	County \$	\$163.05	\$80.18	\$80.18	\$80.18	\$82.87	\$82.87	\$82.87
26		404.50	440.00	\$41.44	Dependent \$	\$200.70	\$93.55	\$213.86	\$99.15	\$185.17	\$132.72	\$96.67
	Dep	\$81.53	\$40.09	\$41.44	County \$	\$81.53	\$40.09	\$40.09	\$40.09	\$41.44	\$41.44	\$41.44
	Ret	\$156.26	\$76.84	\$79.42	Retiree \$	\$125.97	\$56.80	\$177.11	\$62.40	\$147.19	\$94.74	\$58.69
25	ret	\$150.20	\$70.64	\$79.42	County \$	\$156.26	\$76.84	\$76.84	\$76.84	\$79.42	\$79.42	\$79.42
25	Dep	\$78.13	\$38.42	\$39.71	Dependent \$	\$204.10	\$95.22	\$215.53	\$100.82	\$186.90	\$134.45	\$98.40
	БСР	770.13	↓30. 42	Ç55.71	County \$	\$78.13	\$38.42	\$38.42	\$38.42	\$39.71	\$39.71	\$39.71
	Ret	\$149.46	\$73.50	\$75.96	Retiree \$	\$132.77	\$60.14	\$180.45	\$65.74	\$150.65	\$98.20	\$62.15
24		ψ1.51.10	ψ70.50	ψ, 3.30	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
	Ret	\$142.67	\$70.16	\$72.51	Retiree \$	\$139.56	\$63.48	\$183.79	\$69.08	\$154.10	\$101.65	\$65.60
23					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
	Ret	\$135.88	\$66.82	\$69.06	Retiree \$	\$146.35	\$66.82	\$187.13	\$72.42	\$157.55	\$105.10	\$69.05
22	-			-	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 \$67.94	\$100.23 \$33.41	\$220.54 \$33.41	\$105.83 \$33.41	\$192.08 \$34.53	\$139.63 \$34.53	\$103.58 \$34.53
					County \$ Retiree \$	\$153.15	\$70.16	\$190.47	\$75.76	\$161.01	\$108.56	\$34.53 \$ 72.51
	Ret	\$129.08	\$63.48	\$65.60	County \$	\$133.13	\$63.48	\$63.48	\$63.48	\$65.60	\$65.60	\$65.60
21				+	Dependent \$	\$217.69	\$101.90	\$222.21	\$107.50	\$193.81	\$141.36	\$105.31
	Dep	\$64.54	\$31.74	\$32.80	County \$	\$64.54	\$31.74	\$31.74	\$31.74	\$32.80	\$32.80	\$32.80
		<u> </u>		1	Obdity #	Ç04.54	Ç51.74		JJ1.74	Ç32.00	Ş32.60	ÿ32.00

^{*} 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 &	Reti	red on o	r After J	uly 1, 20	007	Medicare Advantage Rx (Medical & Prescription)	Medicare Advantage (Medical Only)		ntal Plans al Only)		Stand Alone Prescriptio and match with Medical	
YOS	Er	mployer Fl MAPD	at \$ Contrib	oution Rx		KAISER (MAPD)	AETNA MEDICARE PPO	CIGNA SURROUND	CIGNA SURROUND BASIC	CIGNA HIGH RX	CIGNA MID RX	CIGNA LOW RX
	D. I	ć422.20	¢50.44	¢62.45	Retiree \$	\$159.94	\$73.50	\$193.81	\$79.10	\$164.46	\$112.01	\$75.96
20	Ret	\$122.29	\$60.14	\$62.15	County \$	\$122.29	\$60.14	\$60.14	\$60.14	\$62.15	\$62.15	\$62.15
20	Dep	\$61.15	\$30.07	\$31.08	Dependent \$	\$221.08	\$103.57	\$223.88	\$109.17	\$195.53	\$143.08	\$107.03
	Dep	\$61.15	\$50.07	\$51.06	County \$	\$61.15	\$30.07	\$30.07	\$30.07	\$31.08	\$31.08	\$31.08
	Dot	\$115.49	\$56.80	\$58.69	Retiree \$	\$166.74	\$76.84	\$197.15	\$82.44	\$167.92	\$115.47	\$79.42
19	Ret	\$115.49	\$30.60	\$56.09	County \$	\$115.49	\$56.80	\$56.80	\$56.80	\$58.69	\$58.69	\$58.69
19	Dep	\$57.75	\$28.40	\$29.35	Dependent \$	\$224.48	\$105.24	\$225.55	\$110.84	\$197.26	\$144.81	\$108.76
	Deb	\$37.73	\$28.40	\$29.33	County \$	\$57.75	\$28.40	\$28.40	\$28.40	\$29.35	\$29.35	\$29.35
	Ret	\$108.70	\$53.46	\$55.24	Retiree \$	\$173.53	\$80.18	\$200.49	\$85.78	\$171.37	\$118.92	\$82.87
18	Ket	\$100.70	\$33.40	\$33.24	County \$	\$108.70	\$53.46	\$53.46	\$53.46	\$55.24	\$55.24	\$55.24
10	Dep	\$54.35	\$26.73	\$27.62	Dependent \$	\$227.88	\$106.91	\$227.22	\$112.51	\$198.99	\$146.54	\$110.49
	Deb	\$34.33	\$20.73	\$27.02	County \$	\$54.35	\$26.73	\$26.73	\$26.73	\$27.62	\$27.62	\$27.62
	Ret	\$101.91	\$50.12	\$51.79	Retiree \$	\$180.32	\$83.52	\$203.83	\$89.12	\$174.82	\$122.37	\$86.32
17	Ket	\$101.91	\$30.12	\$31.79	County \$	\$101.91	\$50.12	\$50.12	\$50.12	\$51.79	\$51.79	\$51.79
17	Dep	\$50.96	\$25.06	\$25.90	Dependent \$	\$231.27	\$108.58	\$228.89	\$114.18	\$200.71	\$148.26	\$112.21
	Deb	\$30.90	\$25.00	\$23.50	County \$	\$50.96	\$25.06	\$25.06	\$25.06	\$25.90	\$25.90	\$25.90
	Ret	\$95.11	\$46.77	\$48.34	Retiree \$	\$187.12	\$86.87	\$207.18	\$92.47	\$178.27	\$125.82	\$89.77
16	Ket	\$55.11	Ş40.77	340.34	County \$	\$95.11	\$46.77	\$46.77	\$46.77	\$48.34	\$48.34	\$48.34
10	Dep	\$47.56	\$23.39	\$24.17	Dependent \$	\$234.67	\$110.25	\$230.56	\$115.85	\$202.44	\$149.99	\$113.94
	Deb	\$47.50	\$23.33	\$24.17	County \$	\$47.56	\$23.39	\$23.39	\$23.39	\$24.17	\$24.17	\$24.17
	Ret	\$88.32	\$43.43	\$44.89	Retiree \$	\$193.91	\$90.21	\$210.52	\$95.81	\$181.72	\$129.27	\$93.22
15	itet	Ç00.32	Ç43.43	Ş44.05	County \$	\$88.32	\$43.43	\$43.43	\$43.43	\$44.89	\$44.89	\$44.89
13	Dep	\$44.17	\$21.72	\$22.45	Dependent \$	\$238.06	\$111.92	\$232.23	\$117.52	\$204.16	\$151.71	\$115.66
	БСР	Ç-117	721.72	ÿ22.∓3	County \$	\$44.17	\$21.72	\$21.72	\$21.72	\$22.45	\$22.45	\$22.45
	Ret	\$81.52	\$40.09	\$41.43	Retiree \$	\$200.71	\$93.55	\$213.86	\$99.15	\$185.18	\$132.73	\$96.68
14	- NCC	Ç01.32	Ş-10.03	Ş41.43	County \$	\$81.52	\$40.09	\$40.09	\$40.09	\$41.43	\$41.43	\$41.43
14	Dep	\$40.77	\$20.05	\$20.72	Dependent \$	\$241.46	\$113.59	\$233.90	\$119.19	\$205.89	\$153.44	\$117.39
	БСР	ψ.σ.,,	Ψ20.03	ψ20.7 <i>L</i>	County \$	\$40.77	\$20.05	\$20.05	\$20.05	\$20.72	\$20.72	\$20.72
	Ret	\$74.73	\$36.75	\$37.98	Retiree \$	\$207.50	\$96.89	\$217.20	\$102.49	\$188.63	\$136.18	\$100.13
13	- NCC	Ş74.73	730.73	<i>\$37.30</i>	County \$	\$74.73	\$36.75	\$36.75	\$36.75	\$37.98	\$37.98	\$37.98
13	Dep	\$37.37	\$18.38	\$18.99	Dependent \$	\$244.86	\$115.26	\$235.57	\$120.86	\$207.62	\$155.17	\$119.12
		70	7	7-0.00	County \$	\$37.37	\$18.38	\$18.38	\$18.38	\$18.99	\$18.99	\$18.99
	Ret	\$67.94	\$33.41	\$34.53	Retiree \$	\$214.29	\$100.23	\$220.54	\$105.83	\$192.08	\$139.63	\$103.58
12		70	7	70	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
	БСР	ψ55.50	Ų10.71	ψ1/.L/	County \$	\$33.98	\$16.71	\$16.71	\$16.71	\$17.27	\$17.27	\$17.27
	Ret	\$61.14	\$30.07	\$31.07	Retiree \$	\$221.09	\$103.57	\$223.88	\$109.17	\$195.54	\$143.09	\$107.04
11		φο1.1.	φ30.07	φσ1.07	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
	Бер	Ç30.30	V 23.04	Ç10.04	County \$	\$30.58	\$15.04	\$15.04	\$15.04	\$15.54	\$15.54	\$15.54
	Ret	\$54.35	\$26.73	\$27.62	Retiree \$	\$227.88	\$106.91	\$227.22	\$112.51	\$198.99	\$146.54	\$110.49
10		,	, _ J., J	7=7.02	County \$	\$54.35	\$26.73	\$26.73	\$26.73	\$27.62	\$27.62	\$27.62
10	Dep	\$27.18	\$13.37	\$13.81	Dependent \$	\$255.05	\$120.27	\$240.58	\$125.87	\$212.80	\$160.35	\$124.30
	Бер	727.10	713.37	713.01	County \$	\$27.18	\$13.37	\$13.37	\$13.37	\$13.81	\$13.81	\$13.81
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^{*} Public Safety Retirees with 25 YOS or more receive the 30 YOS category.