

Carroll County Public Schools

2026 Retiree Rates

Under 65 POS/PPO Plans

<u>CCPS Subsidy*</u>	<u>Maximum</u>		<u>Subsidy</u>	<u>Annual</u>	<u>Monthly</u>
	<u>Annual Subsidy</u>		<u>Percentage</u>	<u>Subsidy</u>	<u>Subsidy</u>
30+ Years	\$8,228.00	x	100%	\$8,228.00 /12	\$685.67
20-29 Years	\$8,228.00	x	75%	\$6,171.00 /12	\$514.25
10-19 Years	\$8,228.00	x	50%	\$4,114.00 /12	\$342.83
<10 Years or Spouse of Retiree	\$8,228.00	x	0%	\$0.00 /12	\$0.00

		2026	Less	2026	2025
		Full Cost	Subsidy	Retiree Cost	Retiree Cost
POINT OF SERVICE AND PPO PLANS (UNDER 65 RETIREES):					
Individual	100%	\$1,023.69	\$685.67	\$338.02	\$298.39
	75%	\$1,023.69	\$514.25	\$509.44	\$461.64
	50%	\$1,023.69	\$342.83	\$680.86	\$624.89
	0%	\$1,023.69	\$0.00	\$1,023.69	\$951.39
Retiree + 1 Child	100%	\$1,520.61	\$685.67	\$834.94	\$760.21
	75%	\$1,520.61	\$514.25	\$1,006.36	\$923.46
	50%	\$1,520.61	\$342.83	\$1,177.78	\$1,086.71
	0%	\$1,520.61	\$0.00	\$1,520.61	\$1,413.21
Retiree + Spouse	100%	\$2,018.74	\$685.67	\$1,333.07	\$1,223.15
	75%	\$2,018.74	\$514.25	\$1,504.49	\$1,386.40
	50%	\$2,018.74	\$342.83	\$1,675.91	\$1,549.65
	0%	\$2,018.74	\$0.00	\$2,018.74	\$1,876.15
Family	100%	\$2,613.73	\$685.67	\$1,928.06	\$1,776.30
	75%	\$2,613.73	\$514.25	\$2,099.48	\$1,939.55
	50%	\$2,613.73	\$342.83	\$2,270.90	\$2,102.80
	0%	\$2,613.73	\$0.00	\$2,613.73	\$2,429.30

**Years of service equals years of service in Carroll County (including up to 2 years of military service)*

SEE NEXT PAGE FOR MEDICARE PLANS

Rates for Retiree + Spouse reflect both retiree and spouse are under 65.

If the retiree and/or spouse have Medicare, the retiree should locate the cost based on the applicable plan (under 65 or one of the Medicare plans) at the subsidy percentage. The spouse cost is based on the spouse's applicable plan (under 65 or one of the Medicare plans) at 0% subsidy.

Retiree teams (both spouses are CCPS retirees) who are under 65 will receive a subsidy. Contact the Department of Human Resources for more information.

Carroll County Public Schools

2026 Retiree Rates

Medicare Plans

<u>CCPS Subsidy*</u>	<u>Maximum Annual Subsidy</u>		<u>Subsidy Percentage</u>	<u>Annual Subsidy</u>	<u>Monthly Subsidy</u>
30+ Years	\$8,228.00	x	100%	\$8,228.00 /12	\$685.67
20-29 Years	\$8,228.00	x	75%	\$6,171.00 /12	\$514.25
10-19 Years	\$8,228.00	x	50%	\$4,114.00 /12	\$342.83
<10 Years or Spouse of Retiree	\$8,228.00	x	0%	\$0.00 /12	\$0.00

		2026 Full Cost	Less Subsidy	2026 Retiree Cost	2025 Retiree Cost
TRADITIONAL MEDICARE SUPPLEMENT					
Individual	100%	\$683.10	\$685.67	\$0.00	\$0.00
	75%	\$683.10	\$514.25	\$168.85	\$145.10
	50%	\$683.10	\$342.83	\$340.27	\$308.35
	0%	\$683.10	\$0.00	\$683.10	\$634.85
PPO MEDICARE ADVANTAGE PLAN C01 (\$1,000 MAXIMUM)					
Individual	100%	\$399.89	\$685.67	\$0.00	\$0.00
	75%	\$399.89	\$514.25	\$0.00	\$0.00
	50%	\$399.89	\$342.83	\$57.06	\$4.06
	0%	\$399.89	\$0.00	\$399.89	\$330.56
PPO MEDICARE ADVANTAGE PLAN C03 (\$700 MAXIMUM)					
Individual	100%	\$447.89	\$685.67	\$0.00	\$0.00
	75%	\$447.89	\$514.25	\$0.00	\$0.00
	50%	\$447.89	\$342.83	\$105.06	\$52.06
	0%	\$447.89	\$0.00	\$447.89	\$378.56

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Retiree teams (both spouses are CCPS retirees) who are under 65 will receive a subsidy. Contact the Department of Human Resources for more information.