

## RETIREE MONTHLY INSURANCE RATES (12 PAYS)

### CAREFIRST BLUE CROSS BLUE SHIELD

#### BLUECHOICE (HMO)

PLAN	FULL MONTHLY PREMIUM	BOARD PAYS	RETIREE PAYS
Individual (Self)	\$955.18	\$716.38	\$238.80
Self/Spouse	2,474.74	716.38	1,758.36
Self/Child	1,726.69	716.38	1,010.31
Family - Self/Children	2,740.58	716.38	2,024.20
Family - Self/Spouse/Child(ren)	2,740.58	716.38	2,024.20
Individual (Dependent Under 65)	955.18	0.00	955.18

#### BLUECHOICE ADVANTAGE (BCA)

PLAN	FULL MONTHLY PREMIUM	BOARD PAYS	EMPLOYEE PAYS
Individual (Self)	\$1,076.72	\$807.54	\$269.18
Self/Spouse	2,789.65	807.54	1,982.11
Self/Child	1,946.72	807.54	1,139.18
Family - Self/Children	3,089.39	807.54	2,281.85
Family - Self/Spouse/Child(ren)	3,089.39	807.54	2,281.85
Individual (Dependent Under 65)	1,076.72	0.00	1,076.72

**TRADITIONAL PLAN**

<b>PLAN</b>	<b>FULL MONTHLY PREMIUM</b>	<b>BOARD PAYS</b>	<b>EMPLOYEE PAYS</b>
Individual (Self)	\$1,244.59	\$933.44	\$311.15
Self/Spouse	3,243.72	933.44	2,310.28
Self/Child	2,290.40	933.44	1,356.96
Family - Self/Children	3,586.55	933.44	2,653.11
Family - Self/Spouse/Child(ren)	3,586.55	933.44	2,653.11
Individual (Dependent Under 65)	1, 244.59	0.00	1, 244.59

**MEDICARE ADVANTAGE PLAN (PPO)**

<b>PLAN</b>	<b>FULL MONTHLY PREMIUM</b>	<b>BOARD PAYS</b>	<b>EMPLOYEE PAYS</b>
Medicare Eligible (Retirees)	\$459.00	\$344.25	\$114.75
Medicare Eligible (Dependent)	\$459.00	\$0.00	\$459.00

**DENTAL**

<b>PLAN</b>	<b>FULL MONTHLY PREMIUM</b>	<b>BOARD PAYS</b>	<b>EMPLOYEE PAYS</b>
Individual (Self)	\$42.41	\$31.81	\$10.60
Self/Spouse	84.80	31.81	52.99
Self/Child	63.60	31.81	31.79
Family - Self/Children	110.22	31.81	78.41

Family - Self/Spouse/Child(ren)	110.22	31.81	78.41
Individual (Retiree's Dependent)	42.41	0.00	42.41

**VISION**

<b>PLAN</b>	<b>FULL MONTHLY PREMIUM</b>	<b>BOARD PAYS</b>	<b>EMPLOYEE PAYS</b>
Individual (Self)	\$9.13	\$6.85	\$2.28
Self/Spouse	18.31	6.85	11.46
Self/Child	13.73	6.85	6.88
Family - Self/Children	23.75	6.85	16.90
Family - Self/Spouse/Child(ren)	23.75	6.85	16.90
Individual (Retiree's Dependent)	9.13	0.00	9.13

The rates above are the most widely used rates for our retirees. However, some retirees are paying insurance premiums at different rates based on their negotiated agreements. If your percentage of subsidy is **NOT** 75%, please contact Raynell McClung at [mcclungr@calvertnet.k12.md.us](mailto:mcclungr@calvertnet.k12.md.us), and she will see that you receive the premium rate sheet for your subsidy rate level.

**Effective 01/01/2026**