

Monthly Retiree Health Insurance Rates January 1 through December 31, 2024



**Retiree 65+ (and Medicare eligible): Kaiser Permanente Medicare
Spouse and/or Dependent Children: Carefirst HMO**

	2024 Monthly Retiree Rate	2024 Monthly Dependent Rate	2024 TOTAL Monthly Retiree and Dependent Rate	2024 Monthly APS Contribution	2024 Total Monthly Rate**	2023 TOTAL Monthly Retiree and Dependent Rate
Retiree 65+						
<i>Retiree enrolled with Kaiser Medicare</i>						
20+ Years	\$65.61	n/a	\$65.61	\$232.62	\$298.23	\$61.66
15 - 19 Years	\$149.12	n/a	\$149.12	\$149.12	\$298.23	\$140.15
10 - 14 Years	\$208.76	n/a	\$208.76	\$89.47	\$298.23	\$196.20
5 - 9 Years	\$268.41	n/a	\$268.41	\$29.82	\$298.23	\$252.60
Retiree 65+ and Spouse under 65						
<i>Retiree enrolled with Kaiser Medicare Advantage; Spouse enrolled with CareFirst HMO</i>						
20+ Years	\$65.61	\$343.04	\$408.65	\$575.65	\$984.31	\$422.79
15 - 19 Years	\$149.12	\$411.65	\$560.77	\$423.55	\$984.31	\$573.50
10 - 14 Years	\$208.76	\$548.86	\$757.62	\$226.69	\$984.31	\$774.00
5 - 9 Years	\$268.41	\$617.47	\$885.88	\$98.43	\$984.31	\$902.29
Retiree 65+ and 1 Child						
<i>Retiree enrolled with Kaiser Medicare Advantage; Child enrolled with Carefirst HMO</i>						
20+ Years	\$65.61	\$343.04	\$408.65	\$575.65	\$984.31	\$422.79
15 - 19 Years	\$149.12	\$411.65	\$560.77	\$423.55	\$984.31	\$573.50
10 - 14 Years	\$208.76	\$548.86	\$757.62	\$226.69	\$984.31	\$774.00
5 - 9 Years	\$268.41	\$617.47	\$885.88	\$98.43	\$984.31	\$902.29
Retiree 65+ and 2 or more Children						
<i>Retiree enrolled with Kaiser Medicare Advantage; Children enrolled with Carefirst HMO</i>						
20+ Years	\$65.61	\$634.65	\$700.26	\$867.27	\$1,567.53	\$729.74
15 - 19 Years	\$149.12	\$761.58	\$910.70	\$656.84	\$1,567.53	\$941.85
10 - 14 Years	\$208.76	\$1,015.44	\$1,224.20	\$343.33	\$1,567.53	\$1,265.13
5 - 9 Years	\$268.41	\$1,142.37	\$1,410.78	\$156.75	\$1,567.53	\$1,454.80
Retiree 65+, Spouse under 65, and Child(ren)						
<i>Retiree enrolled w/ Kaiser Medicare Advantage Spouse enrolled w/ CareFirst HMO, Child(ren) enrolled w/ CareFirst HMO</i>						
20+ Years	\$65.61	\$634.65	\$700.26	\$867.27	\$1,567.53	\$729.74
15 - 19 Years	\$149.12	\$761.58	\$910.70	\$656.84	\$1,567.53	\$941.85
10 - 14 Years	\$208.76	\$1,015.44	\$1,224.20	\$343.33	\$1,567.53	\$1,265.13
5 - 9 Years	\$268.41	\$1,142.37	\$1,410.78	\$156.75	\$1,567.53	\$1,454.80
Retiree 65+ and Spouse 65+						
<i>Retiree enrolled with Kaiser Medicare Advantage, Spouse enrolled with Kaiser Medicare Advantage</i>						
20+ Years	\$65.61	\$149.12	\$214.73	\$381.74	\$596.46	\$201.81
15 - 19 Years	\$149.12	\$178.94	\$328.06	\$268.41	\$596.46	\$308.32
10 - 14 Years	\$208.76	\$238.58	\$447.34	\$149.12	\$596.46	\$420.43
5 - 9 Years	\$268.41	\$268.41	\$536.82	\$59.64	\$596.46	\$504.52
Retiree 65+, Spouse 65+, and 1 Child						
<i>Retiree enrolled w/ Kaiser Medicare Advantage, Spouse enrolled w/ Kaiser Medicare Advantage, 1 Child enrolled w/ CareFirst HMO</i>						
20+ Years	\$65.61	\$492.15	\$557.76	\$724.78	\$1,273.54	\$467.11
15 - 19 Years	\$149.12	\$590.59	\$739.71	\$542.84	\$1,273.54	\$626.70
10 - 14 Years	\$208.76	\$787.45	\$996.21	\$286.33	\$1,273.54	\$844.93
5 - 9 Years	\$268.41	\$885.88	\$1,154.29	\$128.25	\$1,273.54	\$982.08
Retiree 65+, Spouse 65+, and 2 or more Children						
<i>Retiree enrolled w/ Kaiser Medicare Advantage, Spouse enrolled w/ Kaiser Medicare Advantage, Children enrolled w/ CareFirst HMO</i>						
20+ Years	\$65.61	\$783.76	\$849.37	\$1,016.39	\$1,865.76	\$869.88
15 - 19 Years	\$149.12	\$940.52	\$1,089.64	\$776.13	\$1,865.76	\$1,110.02
10 - 14 Years	\$208.76	\$1,254.02	\$1,462.78	\$402.98	\$1,865.76	\$1,489.36
5 - 9 Years	\$268.41	\$1,410.78	\$1,679.19	\$186.57	\$1,865.76	\$1,707.07
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child						
<i>Retiree enrolled w/ Kaiser Medicare Advantage, Spouse enrolled w/ Kaiser Medicare Advantage, and Child enrolled w/ Kaiser Medicare Advantage</i>						
20+ Years	\$65.61	\$298.23	\$363.84	\$669.15	\$894.69	\$341.95
15 - 19 Years	\$149.12	\$357.88	\$507.00	\$445.63	\$894.69	\$476.50
10 - 14 Years	\$208.76	\$477.17	\$685.93	\$291.24	\$894.69	\$644.66
5 - 9 Years	\$268.41	\$536.81	\$805.22	\$77.20	\$894.69	\$756.78

**If a covered retiree dies, the surviving spouse and/or dependent children may continue coverage by paying the full cost of the premium by personal check. If the surviving spouse also is a retiree of Arlington Public Schools, he or she may elect to continue coverage with the School Board's contribution computed based on the surviving spouse's service.

Monthly Retiree Health Insurance Rates January 1 through December 31, 2024

Retiree 65+ (and Medicare eligible): Kaiser Medicare Advantage
Spouse and/or Dependent Children: CareFirst Low Option

	2024 Monthly Retiree Rate	2024 Monthly Dependent Rate	2024 TOTAL Monthly Retiree and Dependent Rate	2024 Monthly APS Contribution	2024 Total Monthly Rate**
Retiree 65+					
<i>Retiree enrolled with Kaiser Medicare Advantage</i>					
20+ Years	\$65.61	n/a	\$65.61	\$232.62	\$298.23
15 - 19 Years	\$149.12	n/a	\$74.50	\$149.12	\$298.23
10 - 14 Years	\$208.76	n/a	\$104.30	\$89.47	\$298.23
5 - 9 Years	\$268.41	n/a	\$134.10	\$29.82	\$298.23
Retiree 65+ and Spouse under 65					
<i>Retiree enrolled with Kaiser Medicare Advantage; Spouse enrolled with Carefirst Low</i>					
20+ Years	\$65.61	\$301.88	\$367.49	\$534.50	\$901.99
15 - 19 Years	\$149.12	\$362.26	\$511.38	\$390.62	\$901.99
10 - 14 Years	\$208.76	\$483.01	\$691.77	\$210.22	\$901.99
5 - 9 Years	\$268.41	\$543.38	\$811.79	\$90.20	\$901.99
Retiree 65+ and 1 Child					
<i>Retiree enrolled with Kaiser Medicare; Child enrolled with Carefirst Low</i>					
20+ Years	\$65.61	\$301.88	\$367.49	\$534.50	\$752.76
15 - 19 Years	\$149.12	\$362.26	\$511.38	\$390.62	\$752.76
10 - 14 Years	\$208.76	\$483.01	\$691.77	\$210.00	\$752.76
5 - 9 Years	\$268.41	\$543.38	\$811.79	\$90.20	\$752.76
Retiree 65+ and 2 or more Children					
<i>Retiree enrolled with Kaiser Medicare, Children enrolled with CareFirst Low</i>					
20+ Years	\$65.61	\$573.61	\$639.22	\$806.21	\$1,445.43
15 - 19 Years	\$149.12	\$688.32	\$837.44	\$608.00	\$1,445.43
10 - 14 Years	\$208.76	\$917.76	\$1,126.52	\$318.91	\$1,445.43
5 - 9 Years	\$268.41	\$1,032.48	\$1,300.89	\$144.54	\$1,445.43
Retiree 65+, Spouse under 65, and Child(ren)					
<i>Retiree enrolled with Kaiser Medicare; Spouse enrolled with CareFirst Low, Child(ren) enrolled with CareFirst Low</i>					
20+ Years	\$65.61	\$573.61	\$639.22	\$806.21	\$1,445.43
15 - 19 Years	\$149.12	\$688.32	\$837.44	\$608.00	\$1,445.43
10 - 14 Years	\$208.76	\$917.17	\$1,126.52	\$318.91	\$1,445.43
5 - 9 Years	\$268.41	\$1,032.48	\$1,300.89	\$144.54	\$1,445.43
Retiree 65+ and Spouse 65+					
<i>Retiree enrolled with Kaiser Medicare; Spouse enrolled with Kaiser Medicare</i>					
20+ Years	\$65.61	\$149.12	\$214.73	\$381.74	\$596.46
15 - 19 Years	\$149.12	\$178.94	\$328.06	\$268.41	\$596.46
10 - 14 Years	\$208.76	\$238.58	\$447.34	\$149.12	\$596.46
5 - 9 Years	\$268.41	\$268.41	\$536.82	\$59.64	\$596.46
Retiree 65+, Spouse 65+, and 1 Child					
<i>Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare one Child enrolled with CareFirst Low</i>					
20+ Years	\$65.61	\$451.00	\$516.61	\$683.62	\$1,200.22
15 - 19 Years	\$149.12	\$541.19	\$690.31	\$509.92	\$1,200.22
10 - 14 Years	\$208.76	\$721.59	\$930.35	\$269.87	\$1,200.22
5 - 9 Years	\$268.41	\$811.79	\$1,080.20	\$120.02	\$1,200.22
Retiree 65+, Spouse 65+, and 2 or more Children					
<i>Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare Children enrolled with CareFirst Low</i>					
20+ Years	\$65.61	\$722.72	\$788.33	\$955.34	\$1,743.66
15 - 19 Years	\$149.12	\$867.26	\$1,016.38	\$727.29	\$1,743.66
10 - 14 Years	\$208.76	\$1,156.34	\$1,365.10	\$378.56	\$1,743.66
5 - 9 Years	\$268.41	\$1,300.89	\$1,569.30	\$174.36	\$1,743.66
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child					
<i>Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare, Child enrolled with Kaiser Medicare</i>					
20+ Years	\$65.61	\$298.23	\$363.84	\$530.85	\$894.69
15 - 19 Years	\$149.12	\$357.88	\$507.00	\$387.70	\$894.69
10 - 14 Years	\$208.76	\$477.17	\$685.93	\$208.76	\$894.69
5 - 9 Years	\$268.41	\$536.81	\$805.22	\$89.47	\$894.69

**If a covered retiree dies, the surviving spouse and/or dependent children may continue coverage by paying the full cost of the premium by personal check.
If the surviving spouse also is a retiree of Arlington Public Schools, he or she may elect to continue coverage with the School Board's contribution

Monthly Retiree Health Insurance Rates January 1 through December 31, 2024

**Retiree 65+ (and Medicare eligible): Kaiser Medicare Advantage
Spouse and/or Dependent Children: CareFirst High Option**

	2024 Monthly Retiree Rate	2024 Monthly Dependent Rate	2024 TOTAL Monthly Retiree and Dependent Rate	2024 Monthly APS Contribution	2024 Total Monthly Rate**
Retiree 65+					
<i>Retiree enrolled with Kaiser Medicare Advantage</i>					
20+ Years	\$65.61	n/a	\$65.61	\$232.62	\$298.23
15 - 19 Years	\$149.12	n/a	\$74.50	\$149.12	\$298.23
10 - 14 Years	\$208.76	n/a	\$104.30	\$89.47	\$298.23
5 - 9 Years	\$268.41	n/a	\$134.10	\$29.82	\$298.23
Retiree 65+ and Spouse under 65					
<i>Retiree enrolled with Kaiser Medicare Advantage; Spouse enrolled with Carefirst High</i>					
20+ Years	\$65.61	\$397.96	\$463.57	\$630.59	\$1,094.16
15 - 19 Years	\$149.12	\$477.56	\$626.68	\$467.50	\$1,094.16
10 - 14 Years	\$208.76	\$636.75	\$845.51	\$248.66	\$1,094.16
5 - 9 Years	\$268.41	\$716.35	\$984.76	\$109.41	\$1,094.16
Retiree 65+ and 1 Child					
<i>Retiree enrolled with Kaiser Medicare Advantage; Child enrolled with Carefirst High</i>					
20+ Years	\$65.61	\$397.96	\$463.57	\$630.59	\$1,094.16
15 - 19 Years	\$149.12	\$477.56	\$626.68	\$467.50	\$1,094.16
10 - 14 Years	\$208.76	\$636.75	\$845.51	\$248.66	\$1,094.16
5 - 9 Years	\$268.41	\$716.35	\$984.76	\$109.41	\$1,094.16
Retiree 65+ and 2 or more Children					
<i>Retiree enrolled with Kaiser Medicare Advantage Children enrolled with CareFirst High</i>					
20+ Years	\$65.61	\$756.13	\$821.74	\$988.76	\$1,810.51
15 - 19 Years	\$149.12	\$907.37	\$1,056.49	\$754.03	\$1,810.51
10 - 14 Years	\$208.76	\$1,209.82	\$1,418.58	\$391.93	\$1,810.51
5 - 9 Years	\$268.41	\$1,361.05	\$1,629.46	\$181.05	\$1,810.51
Retiree 65+, Spouse under 65, and Child(ren)					
<i>Retiree enrolled with Kaiser Medicare Advantage, Spouse enrolled with CareFirst High, Child(ren) enrolled with CareFirst High</i>					
20+ Years	\$65.61	\$756.13	\$821.74	\$988.76	\$1,810.51
15 - 19 Years	\$149.12	\$907.37	\$1,056.49	\$754.03	\$1,810.51
10 - 14 Years	\$208.76	\$1,209.82	\$1,418.58	\$391.93	\$1,810.51
5 - 9 Years	\$268.41	\$1,361.05	\$1,629.46	\$181.05	\$1,810.51
Retiree 65+ and Spouse 65+					
<i>Retiree enrolled with Kaiser Medicare Advantage, Spouse enrolled with Kaiser Medicare</i>					
20+ Years	\$65.61	\$149.12	\$214.73	\$381.74	\$596.46
15 - 19 Years	\$149.12	\$178.94	\$328.06	\$268.41	\$596.46
10 - 14 Years	\$208.76	\$238.58	\$447.34	\$149.12	\$596.46
5 - 9 Years	\$268.41	\$268.41	\$536.82	\$59.64	\$596.46
Retiree 65+, Spouse 65+, and 1 Child					
<i>Retiree enrolled with Kaiser Medicare Advantage, Spouse enrolled with Kaiser Medicare, 1 Child enrolled with CareFirst High</i>					
20+ Years	\$65.61	\$547.08	\$630.58	\$761.82	\$1,392.40
15 - 19 Years	\$149.12	\$656.50	\$805.62	\$586.79	\$1,392.40
10 - 14 Years	\$208.76	\$875.34	\$1,084.10	\$308.30	\$1,392.40
5 - 9 Years	\$268.41	\$984.74	\$1,253.15	\$139.24	\$1,392.40
Retiree 65+, Spouse 65+, and 2 or more Children					
<i>Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare, Children enrolled with CareFirst High</i>					
20+ Years	\$65.61	\$905.25	\$988.75	\$1,119.99	\$2,108.74
15 - 19 Years	\$149.12	\$1,086.31	\$1,235.43	\$873.32	\$2,108.74
10 - 14 Years	\$208.76	\$1,448.41	\$1,657.17	\$451.57	\$2,108.74
5 - 9 Years	\$268.41	\$1,629.45	\$1,897.86	\$210.87	\$2,108.74
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child					
<i>Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare, Child enrolled with Kaiser Medicare</i>					
20+ Years	\$65.61	\$298.23	\$363.84	\$530.85	\$894.69
15 - 19 Years	\$149.12	\$357.88	\$507.00	\$387.70	\$894.69
10 - 14 Years	\$208.76	\$477.17	\$685.93	\$208.76	\$894.69
5 - 9 Years	\$268.41	\$536.81	\$805.22	\$89.47	\$894.69

** If a covered retiree dies, the surviving spouse and/or dependent children may continue coverage by paying the full cost of the premium by personal check. If the surviving spouse also is a retiree of Arlington Public Schools, he or she may elect to continue coverage with the School Board's contribution computed based on the surviving spouse's service.

Monthly Retiree Health Insurance Rates January 1 through December 31, 2024



Retiree 65+ (and Medicare eligible): United Health Care Medicare

Spouse and/or Dependent Children: Carefirst HMO

	2024 Monthly Retiree Rate	2024 Monthly Dependent Rate	2024 TOTAL Monthly Retiree and Dependent Rate	2024 Monthly APS Contribution	2024 Total Monthly Rate**
Retiree 65+					
<i>Retiree enrolled with UHC Medicare Advantage</i>					
20+ Years	\$41.72	n/a	\$41.72	\$107.28	\$149.00
15 - 19 Years	\$74.50	n/a	\$74.50	\$74.50	\$149.00
10 - 14 Years	\$104.30	n/a	\$104.30	\$44.70	\$149.00
5 - 9 Years	\$134.10	n/a	\$134.10	\$14.90	\$149.00
Retiree 65+ and Spouse under 65					
<i>Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with CareFirst HMO</i>					
20+ Years	\$41.72	\$343.04	\$384.76	\$450.31	\$835.07
15 - 19 Years	\$74.50	\$411.65	\$486.15	\$348.93	\$835.07
10 - 14 Years	\$104.30	\$548.86	\$653.16	\$181.92	\$835.07
5 - 9 Years	\$134.10	\$617.47	\$751.57	\$83.51	\$835.07
Retiree 65+ and 1 Child					
<i>Retiree enrolled with UHC Medicare Advantage; Child enrolled with Carefirst HMO</i>					
20+ Years	\$41.72	\$343.04	\$384.76	\$450.31	\$835.07
15 - 19 Years	\$74.50	\$411.65	\$486.15	\$348.93	\$835.07
10 - 14 Years	\$104.30	\$548.86	\$653.16	\$181.92	\$835.07
5 - 9 Years	\$134.10	\$617.47	\$751.57	\$83.51	\$835.07
Retiree 65+ and 2 or more Children					
<i>Retiree enrolled with UHC Medicare Advantage; Children enrolled with Carefirst HMO</i>					
20+ Years	\$41.72	\$634.65	\$676.37	\$741.93	\$1,418.30
15 - 19 Years	\$74.50	\$761.58	\$836.08	\$582.22	\$1,418.30
10 - 14 Years	\$104.30	\$1,015.44	\$1,119.74	\$298.56	\$1,418.30
5 - 9 Years	\$134.10	\$1,142.37	\$1,276.47	\$141.83	\$1,418.30
Retiree 65+, Spouse under 65, and Child(ren)					
<i>Retiree enrolled w/ UHC Medicare Advantage Spouse enrolled w/ CareFirst HMO, Child(ren) enrolled w/ CareFirst HMO</i>					
20+ Years	\$41.72	\$634.65	\$676.37	\$741.93	\$1,418.30
15 - 19 Years	\$74.50	\$761.58	\$836.08	\$582.22	\$1,418.30
10 - 14 Years	\$104.30	\$1,015.44	\$1,119.74	\$298.56	\$1,418.30
5 - 9 Years	\$134.10	\$1,142.37	\$1,276.47	\$141.83	\$1,418.30
Retiree 65+ and Spouse 65+					
<i>Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage</i>					
20+ Years	\$41.72	\$74.50	\$116.22	\$181.78	\$298.00
15 - 19 Years	\$74.50	\$89.40	\$163.90	\$134.10	\$298.00
10 - 14 Years	\$104.30	\$119.20	\$223.50	\$74.50	\$298.00
5 - 9 Years	\$134.10	\$134.10	\$268.20	\$29.80	\$298.00
Retiree 65+, Spouse 65+, and 1 Child					
<i>Retiree enrolled w/UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, 1 Child enrolled w/ CareFirst HMO</i>					
20+ Years	\$41.72	\$417.53	\$459.25	\$724.78	\$984.07
15 - 19 Years	\$74.50	\$501.05	\$575.55	\$542.84	\$984.07
10 - 14 Years	\$104.30	\$668.06	\$772.36	\$286.33	\$984.07
5 - 9 Years	\$134.10	\$751.57	\$885.67	\$128.25	\$984.07
Retiree 65+, Spouse 65+, and 2 or more Children					
<i>Retiree enrolled w/ UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, Children enrolled w/ CareFirst HMO</i>					
20+ Years	\$41.72	\$709.14	\$750.86	\$816.43	\$1,567.30
15 - 19 Years	\$74.50	\$850.98	\$925.48	\$641.82	\$1,567.30
10 - 14 Years	\$104.30	\$1,134.64	\$1,238.94	\$328.36	\$1,567.30
5 - 9 Years	\$134.10	\$1,276.47	\$1,410.57	\$156.73	\$1,567.30
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child					
<i>Retiree enrolled w/UHC Medicare Advantage, spouse enrolled w/UHC Medicare Advantage, child enrolled w/UHC Medicare Advantage</i>					
20+ Years	\$41.72	\$417.54	\$459.26	\$524.82	\$984.07
15 - 19 Years	\$74.50	\$501.05	\$575.55	\$408.53	\$984.07
10 - 14 Years	\$104.30	\$668.06	\$772.36	\$211.72	\$984.07
5 - 9 Years	\$134.10	\$751.57	\$885.67	\$98.41	\$984.07

**If a covered retiree dies, the surviving spouse and/or dependent children may continue coverage by paying the full cost of the premium by personal check. If the surviving spouse also is a retiree of Arlington Public Schools, he or she may elect to continue coverage with the School Board's contribution computed based on the surviving spouse's service.

Monthly Retiree Health Insurance Rates January 1 through December 31, 2024



Retiree 65+ (and Medicare eligible): United Healthcare Medicare Advantage
Spouse and/or Dependent Children: CareFirst Low Option

	2024 Monthly Retiree Rate	2024 Monthly Dependent Rate	2024 TOTAL Monthly Retiree and Dependent Rate	2024 Monthly APS Contribution	2024 Total Monthly Rate**	2023 TOTAL Monthly Retiree and Dependent Rate
Retiree 65+						
<i>Retiree enrolled with United Healthcare</i>						
20+ Years	\$41.72	n/a	\$41.72	\$107.28	\$149.00	\$41.72
15 - 19 Years	\$74.50	n/a	\$74.50	\$74.50	\$149.00	\$74.50
10 - 14 Years	\$104.30	n/a	\$104.30	\$44.70	\$149.00	\$104.30
5 - 9 Years	\$134.10	n/a	\$134.10	\$14.70	\$149.00	\$134.10
Retiree 65+ and Spouse under 65						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with Carefirst Low</i>						
20+ Years	\$41.72	\$301.88	\$343.50	\$409.16	\$752.76	\$359.52
15 - 19 Years	\$74.50	\$362.26	\$436.76	\$316.00	\$752.76	\$455.86
10 - 14 Years	\$104.30	\$483.01	\$587.31	\$165.45	\$752.76	\$612.78
5 - 9 Years	\$134.10	\$543.38	\$677.48	\$75.28	\$752.76	\$706.14
Retiree 65+ and 1 Child						
<i>Retiree enrolled with United Healthcare, Child enrolled with Carefirst Low</i>						
20+ Years	\$41.72	\$301.88	\$343.50	\$409.16	\$752.76	\$359.52
15 - 19 Years	\$74.50	\$362.26	\$436.76	\$316.00	\$752.76	\$455.86
10 - 14 Years	\$104.30	\$483.01	\$587.31	\$165.45	\$752.76	\$612.78
5 - 9 Years	\$134.10	\$543.38	\$677.48	\$75.28	\$752.76	\$706.14
Retiree 65+ and 2 or more Children						
<i>Retiree enrolled with United Healthcare, Children enrolled with CareFirst Low</i>						
20+ Years	\$41.72	\$573.61	\$615.33	\$680.87	\$1,296.20	\$645.55
15 - 19 Years	\$74.50	\$688.32	\$762.82	\$533.38	\$1,296.20	\$799.08
10 - 14 Years	\$104.30	\$917.76	\$1,022.06	\$274.14	\$1,296.20	\$1,070.41
5 - 9 Years	\$134.10	\$1,032.48	\$1,166.58	\$129.62	\$1,296.20	\$1,220.98
Retiree 65+, Spouse under 65, and Child(ren)						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with CareFirst Low, Child(ren) enrolled with CareFirst Low</i>						
20+ Years	\$41.72	\$573.61	\$615.33	\$680.87	\$1,296.20	\$645.55
15 - 19 Years	\$74.50	\$688.32	\$762.82	\$533.38	\$1,296.20	\$799.08
10 - 14 Years	\$104.30	\$917.17	\$1,021.47	\$274.14	\$1,296.20	\$1,070.41
5 - 9 Years	\$134.10	\$1,032.48	\$1,166.58	\$129.62	\$1,296.20	\$1,220.98
Retiree 65+ and Spouse 65+						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare</i>						
20+ Years	\$41.72	\$74.50	\$117.22	\$181.78	\$298.00	\$116.22
15 - 19 Years	\$74.50	\$89.40	\$163.90	\$134.10	\$298.00	\$163.90
10 - 14 Years	\$104.30	\$119.20	\$223.50	\$74.50	\$298.00	\$223.50
5 - 9 Years	\$134.10	\$134.10	\$268.20	\$29.80	\$298.00	\$268.20
Retiree 65+, Spouse 65+, and 1 Child						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare, 1 Child enrolled with CareFirst Low</i>						
20+ Years	\$41.72	\$107.28	\$149.00	\$483.66	\$901.76	\$492.38
15 - 19 Years	\$74.50	\$451.66	\$526.16	\$375.60	\$901.76	\$839.75
10 - 14 Years	\$104.30	\$602.21	\$706.51	\$195.25	\$901.76	\$825.36
5 - 9 Years	\$134.10	\$677.48	\$811.58	\$90.18	\$901.76	\$945.29
Retiree 65+, Spouse 65+, and 2 or more Children						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare, Children enrolled with CareFirst Low</i>						
20+ Years	\$41.72	\$1,147.20	\$1,188.92	\$1,254.448	\$2,443.40	\$720.04
15 - 19 Years	\$74.50	\$1,376.64	\$1,451.14	\$992.26	\$2,443.40	\$888.48
10 - 14 Years	\$104.30	\$1,835.52	\$1,939.82	\$503.58	\$2,443.40	\$1,189.61
5 - 9 Years	\$134.10	\$2,064.96	\$2,199.06	\$244.34	\$2,443.40	\$1,355.08
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare, Child enrolled with United Healthcare</i>						
20+ Years	\$41.72	\$149.00	\$190.72	\$256.28	\$447.00	\$190.72
15 - 19 Years	\$74.50	\$178.80	\$253.30	\$193.70	\$447.00	\$253.30
10 - 14 Years	\$104.30	\$238.40	\$342.70	\$104.30	\$447.00	\$342.70
5 - 9 Years	\$134.10	\$268.20	\$402.30	\$44.70	\$447.00	\$402.30

**If a covered retiree dies, the surviving spouse and/or dependent children may continue coverage by paying the full cost of the premium by personal check. If the surviving spouse also is a retiree of Arlington Public Schools, he or she may elect to continue coverage with the School Board's contribution computed based on the surviving spouse's service.

Monthly Retiree Health Insurance Rates January 1 through December 31, 2024

**Retiree 65+ (and Medicare eligible): United Healthcare Medicare Advantage
Spouse and/or Dependent Children: CareFirst High Option**

	2024 Monthly Retiree Rate	2024 Monthly Dependent Rate	2024 TOTAL Monthly Retiree and Dependent Rate	2024 Monthly APS Contribution	2024 Total Monthly Rate**	2023 TOTAL Monthly Retiree and Dependent Rate
Retiree 65+						
<i>Retiree enrolled with United Healthcare</i>						
20+ Years	\$41.72	n/a	\$41.72	\$107.28	\$149.00	\$41.72
15 - 19 Years	\$74.50	n/a	\$74.50	\$74.50	\$149.00	\$74.50
10 - 14 Years	\$104.30	n/a	\$104.30	\$44.70	\$149.00	\$104.20
5 - 9 Years	\$134.10	n/a	\$134.10	\$14.90	\$149.00	\$134.10
Retiree 65+ and Spouse under 65						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with CareFirst HIGH</i>						
20+ Years	\$41.72	\$397.96	\$439.68	\$505.25	\$944.93	\$460.64
15 - 19 Years	\$74.50	\$477.56	\$552.06	\$392.88	\$944.94	\$577.21
10 - 14 Years	\$104.30	\$636.75	\$741.05	\$203.89	\$944.94	\$774.58
5 - 9 Years	\$134.10	\$716.35	\$850.45	\$94.49	\$944.94	\$888.17
Retiree 65+ and 1 Child						
<i>Retiree enrolled with United Healthcare, Child enrolled with CareFirst HIGH</i>						
20+ Years	\$41.72	\$397.96	\$439.68	\$505.25	\$944.93	\$460.64
15 - 19 Years	\$74.50	\$477.56	\$552.06	\$392.88	\$944.94	\$577.21
10 - 14 Years	\$104.30	\$636.75	\$741.05	\$203.89	\$944.94	\$774.58
5 - 9 Years	\$134.10	\$716.35	\$850.45	\$94.49	\$944.94	\$888.17
Retiree 65+ and 2 or more Children						
<i>Retiree enrolled with United Healthcare, Children enrolled with CareFirst HIGH</i>						
20+ Years	\$41.72	\$756.14	\$797.86	\$863.42	\$1,661.28	\$837.68
15 - 19 Years	\$74.50	\$907.37	\$981.87	\$679.41	\$1,661.28	\$1,029.65
10 - 14 Years	\$104.30	\$1,209.82	\$1,314.12	\$347.16	\$1,661.28	\$1,377.83
5 - 9 Years	\$134.10	\$1,361.05	\$1,495.15	\$166.13	\$1,661.28	\$1,566.82
Retiree 65+, Spouse under 65, and Child(ren)						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with CareFirst High, Child(ren) enrolled with CareFirst High</i>						
20+ Years	\$41.72	\$756.14	\$797.86	\$863.42	\$1,661.28	\$837.68
15 - 19 Years	\$74.50	\$907.37	\$981.87	\$679.41	\$1,661.28	\$1,129.12
10 - 14 Years	\$104.30	\$1,209.82	\$1,314.12	\$347.16	\$1,661.28	\$1,377.83
5 - 9 Years	\$134.10	\$1,361.05	\$1,495.15	\$166.13	\$1,661.28	\$1,566.82
Retiree 65+ and Spouse 65+						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare</i>						
20+ Years	\$41.72	\$74.50	\$116.22	\$181.78	\$298.00	\$116.22
15 - 19 Years	\$74.50	\$89.40	\$163.90	\$134.10	\$298.00	\$163.90
10 - 14 Years	\$104.30	\$119.20	\$223.50	\$74.50	\$298.00	\$223.50
5 - 9 Years	\$134.10	\$134.10	\$268.20	\$29.80	\$298.00	\$268.20
Retiree 65+, Spouse 65+, and 1 Child						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare, 1 Child enrolled with CareFirst High</i>						
20+ Years	\$41.72	\$397.96	\$439.68	\$505.25	\$994.93	\$600.71
15 - 19 Years	\$74.50	\$477.56	\$552.06	\$392.88	\$944.94	\$469.24
10 - 14 Years	\$104.30	\$636.75	\$741.05	\$203.89	\$994.94	\$1,288.74
5 - 9 Years	\$134.10	\$716.34	\$850.44	\$94.49	\$994.93	\$1,022.26
Retiree 65+, Spouse 65+, and 2 or more Children						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare, Children enrolled with CareFirst High</i>						
20+ Years	\$41.72	\$870.45	\$872.35	\$937.92	\$1,889.91	\$912.17
15 - 19 Years	\$74.50	\$1,044.55	\$1,071.27	\$739.01	\$1,889.91	\$1,119.05
10 - 14 Years	\$104.30	\$1,392.73	\$1,433.32	\$376.96	\$1,889.91	\$1,497.03
5 - 9 Years	\$134.10	\$1,566.81	\$1,629.24	\$181.03	\$1,889.91	\$1,700.91
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child						
<i>Retiree enrolled with United Healthcare, Spouse enrolled with United Healthcare, Child enrolled with United Healthcare</i>						
20+ Years	\$41.72	\$149.00	\$190.72	\$256.28	\$447.00	\$190.72
15 - 19 Years	\$74.50	\$178.80	\$253.30	\$193.70	\$447.00	\$253.30
10 - 14 Years	\$104.30	\$238.40	\$342.70	\$104.30	\$447.00	\$342.70
5 - 9 Years	\$134.10	\$268.20	\$402.30	\$44.70	\$447.00	\$402.30

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