



Monthly Retiree Health Insurance Rates January 1 through December 31, 2025

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

Kaiser MedAdv with CF HMO	2025 Monthly Retiree Rate	2025 Monthly Dependent Rate	2025 TOTAL Monthly Retiree and Dependent Rate	2025 Monthly APS Contribution	2025 Total Monthly Insurance Premium	2024 TOTAL Monthly Retiree and Dependent Rate	24 to '25 Change in Retiree Cost
Retiree 65+							
Retiree enrolled with Kaiser Medicare Advantage							
20+ Years	\$66.93	n/a	\$66.93	\$237.30	\$304.23	\$65.61	\$1.32
15 - 19 Years	\$152.11	n/a	\$152.11	\$152.12	\$304.23	\$149.12	\$2.99
10 - 14 Years	\$212.96	n/a	\$212.96	\$91.27	\$304.23	\$208.76	\$4.20
5 - 9 Years	\$273.81	n/a	\$273.81	\$30.42	\$304.23	\$268.41	\$5.40
Retiree 65+ and Spouse under 65							
Retiree enrolled with Kaiser Medicare Advantage; Spouse enrolled with CareFirst HMO							
20+ Years	\$66.93	\$343.04	\$409.97	\$700.34	\$1,110.31	\$408.65	\$1.32
15 - 19 Years	\$152.11	\$411.65	\$563.76	\$546.55	\$1,110.31	\$560.77	\$2.99
10 - 14 Years	\$212.96	\$548.86	\$761.82	\$348.49	\$1,110.31	\$757.62	\$4.20
5 - 9 Years	\$273.81	\$617.47	\$891.28	\$219.03	\$1,110.31	\$885.88	\$5.40
Retiree 65+ and 1 Child							
Retiree enrolled with Kaiser Medicare Advantage; Child enrolled with Carefirst HMO							
20+ Years	\$66.93	\$343.04	\$409.97	\$700.34	\$1,110.31	\$408.65	\$1.32
15 - 19 Years	\$152.11	\$411.65	\$563.76	\$546.55	\$1,110.31	\$560.77	\$2.99
10 - 14 Years	\$212.96	\$548.86	\$761.82	\$348.49	\$1,110.31	\$757.62	\$4.20
5 - 9 Years	\$273.81	\$617.47	\$891.28	\$219.03	\$1,110.31	\$885.88	\$5.40
Retiree 65+ and 2 or more Children							
Retiree enrolled with Kaiser Medicare Advantage; Children enrolled with Carefirst HMO							
20+ Years	\$66.93	\$634.65	\$701.58	\$1,134.26	\$1,835.84	\$700.26	\$1.32
15 - 19 Years	\$152.11	\$761.58	\$913.69	\$922.15	\$1,835.84	\$910.70	\$2.99
10 - 14 Years	\$212.96	\$1,015.44	\$1,228.40	\$607.44	\$1,835.84	\$1,224.20	\$4.20
5 - 9 Years	\$273.81	\$1,142.37	\$1,416.18	\$419.66	\$1,835.84	\$1,410.78	\$5.40
Retiree 65+, Spouse under 65, and Child(ren)							
Retiree enrolled w/ Kaiser Medicare Advantage Spouse enrolled w/ CareFirst HMO, Child(ren) enrolled w/ CareFirst HMO							
20+ Years	\$66.93	\$634.65	\$701.58	\$1,134.26	\$1,835.84	\$700.26	\$1.32
15 - 19 Years	\$152.11	\$761.58	\$913.69	\$922.15	\$1,835.84	\$910.70	\$2.99
10 - 14 Years	\$212.96	\$1,015.44	\$1,228.40	\$607.44	\$1,835.84	\$1,224.20	\$4.20
5 - 9 Years	\$273.81	\$1,142.37	\$1,416.18	\$419.66	\$1,835.84	\$1,410.78	\$5.40
Retiree 65+ and Spouse 65+							
Retiree enrolled with Kaiser Medicare Advantage, Spouse enrolled with Kaiser Medicare Advantage							
20+ Years	\$66.93	\$150.44	\$217.37	\$391.09	\$608.46	\$214.73	\$2.64
15 - 19 Years	\$152.11	\$181.93	\$334.04	\$274.42	\$608.46	\$328.06	\$5.98
10 - 14 Years	\$212.96	\$242.78	\$455.74	\$152.72	\$608.46	\$447.34	\$8.40
5 - 9 Years	\$273.81	\$273.81	\$547.62	\$60.84	\$608.46	\$536.82	\$10.80
Retiree 65+, Spouse 65+, and 1 Child							
Retiree enrolled w/ Kaiser Medicare Advantage, Spouse enrolled w/ Kaiser Medicare Advantage, Child enrolled w/ CareFirst HMO							
20+ Years	\$66.93	\$493.47	\$560.40	\$854.14	\$1,414.54	\$557.76	\$2.64
15 - 19 Years	\$152.11	\$593.58	\$745.69	\$668.85	\$1,414.54	\$739.71	\$5.98
10 - 14 Years	\$212.96	\$791.65	\$1,004.61	\$409.93	\$1,414.54	\$996.21	\$8.40
5 - 9 Years	\$273.81	\$891.28	\$1,165.09	\$249.45	\$1,414.54	\$1,154.29	\$10.80
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child							
Retiree enrolled w/ Kaiser Medicare Advantage, Spouse enrolled w/ Kaiser Medicare Adv, and Child enrolled w/ Kaiser Adv							
20+ Years	\$66.93	\$300.87	\$367.80	\$544.89	\$912.69	\$363.84	\$3.96
15 - 19 Years	\$152.11	\$363.86	\$515.97	\$396.72	\$912.69	\$507.00	\$8.97
10 - 14 Years	\$212.96	\$485.57	\$698.53	\$214.16	\$912.69	\$685.93	\$12.60
5 - 9 Years	\$273.81	\$547.61	\$821.42	\$91.27	\$912.69	\$805.22	\$16.20

**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.



**Arlington
Public
Schools**

Monthly Retiree Health Insurance Rates January 1 through December 31, 2025

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

Kaiser MedAdv with CF LOW	2025 Monthly Retiree Rate	2025 Monthly Dependent Rate	2025 TOTAL Monthly Retiree and Dependent Rate	2025 Monthly APS Contribution	2025 Total Monthly Insurance Premium
Retiree 65+					
Retiree enrolled with Kaiser Medicare Advantage					
20+ Years	\$66.93	n/a	\$66.93	\$237.30	\$304.23
15 - 19 Years	\$152.11	n/a	\$77.49	\$226.74	\$304.23
10 - 14 Years	\$212.96	n/a	\$108.50	\$195.73	\$304.23
5 - 9 Years	\$273.81	n/a	\$139.50	\$164.73	\$304.23
Retiree 65+ and Spouse under 65					
Retiree enrolled with Kaiser Medicare Advantage; Spouse enrolled with Carefirst Low					
20+ Years	\$66.93	\$301.88	\$368.81	\$725.65	\$1,094.46
15 - 19 Years	\$152.11	\$362.26	\$514.37	\$580.09	\$1,094.46
10 - 14 Years	\$212.96	\$483.01	\$695.97	\$398.49	\$1,094.46
5 - 9 Years	\$273.81	\$543.38	\$817.19	\$277.27	\$1,094.46
Retiree 65+ and 1 Child					
Retiree enrolled with Kaiser Medicare; Child enrolled with Carefirst Low					
20+ Years	\$66.93	\$301.88	\$368.81	\$725.65	\$1,094.46
15 - 19 Years	\$152.11	\$362.26	\$514.37	\$580.09	\$1,094.46
10 - 14 Years	\$212.96	\$483.01	\$695.97	\$398.49	\$1,094.46
5 - 9 Years	\$273.81	\$543.38	\$817.19	\$277.27	\$1,094.46
Retiree 65+ and 2 or more Children					
Retiree enrolled with Kaiser Medicare, Children enrolled with CareFirst Low					
20+ Years	\$66.93	\$573.61	\$640.54	\$1,165.21	\$1,805.75
15 - 19 Years	\$152.11	\$688.32	\$840.43	\$965.32	\$1,805.75
10 - 14 Years	\$212.96	\$917.76	\$1,130.72	\$675.03	\$1,805.75
5 - 9 Years	\$273.81	\$1,032.48	\$1,306.29	\$499.46	\$1,805.75
Retiree 65+, Spouse under 65, and Child(ren)					
Retiree enrolled with Kaiser Medicare; Spouse enrolled with CareFirst Low, Child(ren) enrolled with CareFirst Low					
20+ Years	\$66.93	\$573.61	\$640.54	\$1,165.21	\$1,805.75
15 - 19 Years	\$152.11	\$688.32	\$840.43	\$965.32	\$1,805.75
10 - 14 Years	\$212.96	\$917.76	\$1,130.72	\$675.03	\$1,805.75
5 - 9 Years	\$273.81	\$1,032.48	\$1,306.29	\$499.46	\$1,805.75
Retiree 65+ and Spouse 65+					
Retiree enrolled with Kaiser Medicare; Spouse enrolled with Kaiser Medicare					
20+ Years	\$66.93	\$150.44	\$217.37	\$391.09	\$608.46
15 - 19 Years	\$152.11	\$181.93	\$334.04	\$274.42	\$608.46
10 - 14 Years	\$212.96	\$242.78	\$455.74	\$152.72	\$608.46
5 - 9 Years	\$273.81	\$273.81	\$547.62	\$60.84	\$608.46
Retiree 65+, Spouse 65+, and 1 Child					
Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare one Child enrolled with CareFirst Low					
20+ Years	\$66.93	\$452.32	\$519.25	\$879.44	\$1,398.69
15 - 19 Years	\$152.11	\$544.18	\$696.29	\$702.40	\$1,398.69
10 - 14 Years	\$212.96	\$725.79	\$938.75	\$459.94	\$1,398.69
5 - 9 Years	\$273.81	\$817.19	\$1,091.00	\$307.69	\$1,398.69
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child					
Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare, Child enrolled with Kaiser Medicare					
20+ Years	\$66.93	\$300.87	\$367.80	\$544.89	\$912.69
15 - 19 Years	\$152.11	\$363.86	\$515.97	\$396.72	\$912.69
10 - 14 Years	\$212.96	\$485.57	\$698.53	\$214.16	\$912.69
5 - 9 Years	\$273.81	\$547.61	\$821.42	\$91.27	\$912.69

2024 TOTAL Monthly Retiree and Dependent Rate	24 to '25 Change in Retiree Cost
Retiree 65+	
Retiree enrolled with Kaiser Medicare Advantage	
\$65.61	\$1.32
\$74.50	\$2.99
\$104.30	\$4.20
\$134.10	\$5.40
Retiree 65+ and Spouse under 65	
Retiree enrolled with Kaiser Medicare Advantage; Spouse enrolled with Carefirst Low	
\$367.49	\$1.32
\$511.38	\$2.99
\$691.77	\$4.20
\$811.79	\$5.40
Retiree 65+ and 1 Child	
Retiree enrolled with Kaiser Medicare; Child enrolled with Carefirst Low	
\$367.49	\$1.32
\$511.38	\$2.99
\$691.77	\$4.20
\$811.79	\$5.40
Retiree 65+ and 2 or more Children	
Retiree enrolled with Kaiser Medicare, Children enrolled with CareFirst Low	
\$639.22	\$1.32
\$837.44	\$2.99
\$1,126.52	\$4.20
\$1,300.89	\$5.40
Retiree 65+, Spouse under 65, and Child(ren)	
Retiree enrolled with Kaiser Medicare; Spouse enrolled with CareFirst Low, Child(ren) enrolled with CareFirst Low	
\$639.22	\$1.32
\$837.44	\$2.99
\$1,126.52	\$4.20
\$1,300.89	\$5.40
Retiree 65+ and Spouse 65+	
Retiree enrolled with Kaiser Medicare; Spouse enrolled with Kaiser Medicare	
\$214.73	\$2.64
\$328.06	\$5.98
\$447.34	\$8.40
\$536.82	\$10.80
Retiree 65+, Spouse 65+, and 1 Child	
Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare one Child enrolled with CareFirst Low	
\$516.61	\$2.64
\$690.31	\$5.98
\$930.35	\$8.40
\$1,080.20	\$10.80
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child	
Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare, Child enrolled with Kaiser Medicare	
\$363.84	\$3.96
\$507.00	\$8.97
\$685.93	\$12.60
\$805.22	\$16.20

**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, 2025

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

Kaiser MedAdv with CF HIGH	2025 Monthly Retiree Rate	2025 Monthly Dependent Rate	2025 TOTAL Monthly Retiree and Dependent Rate	2025 Monthly APS Contribution	2025 Total Monthly Insurance Premium	2024 TOTAL Monthly Retiree and Dependent Rate	24 to '25 Change in Retiree Cost
Retiree 65+							
Retiree enrolled with Kaiser Medicare Advantage							
20+ Years	\$66.93	n/a	\$66.93	\$237.30	\$304.23	\$65.61	\$1.32
15 - 19 Years	\$152.11	n/a	\$77.49	\$226.74	\$304.23	\$74.50	\$2.99
10 - 14 Years	\$212.96	n/a	\$108.50	\$195.73	\$304.23	\$104.30	\$4.20
5 - 9 Years	\$273.81	n/a	\$139.50	\$164.73	\$304.23	\$134.10	\$5.40
Retiree 65+ and Spouse under 65							
Retiree enrolled with Kaiser Medicare Advantage; Spouse enrolled with CareFirst High							
20+ Years	\$66.93	\$417.48	\$464.89	\$674.30	\$1,139.19	\$463.57	\$1.32
15 - 19 Years	\$152.11	\$500.98	\$629.67	\$509.52	\$1,139.19	\$626.68	\$2.99
10 - 14 Years	\$212.96	\$667.97	\$849.71	\$289.48	\$1,139.19	\$845.51	\$4.20
5 - 9 Years	\$273.81	\$751.47	\$990.16	\$149.03	\$1,139.19	\$984.76	\$5.40
Retiree 65+ and 1 Child							
Retiree enrolled with Kaiser Medicare; Child enrolled with CareFirst High							
20+ Years	\$66.93	\$417.48	\$464.89	\$674.30	\$1,139.19	\$463.57	\$1.32
15 - 19 Years	\$152.11	\$500.98	\$629.67	\$509.52	\$1,139.19	\$626.68	\$2.99
10 - 14 Years	\$212.96	\$667.97	\$849.71	\$289.48	\$1,139.19	\$845.51	\$4.20
5 - 9 Years	\$273.81	\$751.47	\$990.16	\$149.03	\$1,139.19	\$984.76	\$5.40
Retiree 65+ and 2 or more Children							
Retiree enrolled with Kaiser Medicare, Children enrolled with CareFirst High							
20+ Years	\$66.93	\$793.26	\$823.06	\$1,067.67	\$1,890.73	\$821.74	\$1.32
15 - 19 Years	\$152.11	\$951.90	\$1,059.48	\$831.25	\$1,890.73	\$1,056.49	\$2.99
10 - 14 Years	\$212.96	\$1,269.20	\$1,422.78	\$467.95	\$1,890.73	\$1,418.58	\$4.20
5 - 9 Years	\$273.81	\$1,427.85	\$1,634.86	\$255.87	\$1,890.73	\$1,629.46	\$5.40
Retiree 65+, Spouse under 65, and Child(ren)							
Retiree enrolled with Kaiser Medicare; Spouse enrolled with CareFirst High, Child(ren) enrolled with CareFirst High							
20+ Years	\$66.93	\$793.26	\$823.06	\$1,067.67	\$1,890.73	\$821.74	\$1.32
15 - 19 Years	\$152.11	\$951.90	\$1,059.48	\$831.25	\$1,890.73	\$1,056.49	\$2.99
10 - 14 Years	\$212.96	\$1,269.20	\$1,422.78	\$467.95	\$1,890.73	\$1,418.58	\$4.20
5 - 9 Years	\$273.81	\$1,427.85	\$1,634.86	\$255.87	\$1,890.73	\$1,629.46	\$5.40
Retiree 65+ and Spouse 65+							
Retiree enrolled with Kaiser Medicare; Spouse enrolled with Kaiser Medicare							
20+ Years	\$66.93	\$304.23	\$217.37	\$391.09	\$608.46	\$214.73	\$2.64
15 - 19 Years	\$152.11	\$365.08	\$334.04	\$274.42	\$608.46	\$328.06	\$5.98
10 - 14 Years	\$212.96	\$486.77	\$455.74	\$152.72	\$608.46	\$447.34	\$8.40
5 - 9 Years	\$273.81	\$547.61	\$547.62	\$60.84	\$608.46	\$536.82	\$10.80
Retiree 65+, Spouse 65+, and 1 Child							
Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare one Child enrolled with CareFirst High							
20+ Years	\$66.93	\$569.60	\$633.22	\$810.20	\$1,443.42	\$630.58	\$2.64
15 - 19 Years	\$152.11	\$683.52	\$811.60	\$631.82	\$1,443.42	\$805.62	\$5.98
10 - 14 Years	\$212.96	\$911.36	\$1,092.50	\$350.92	\$1,443.42	\$1,084.10	\$8.40
5 - 9 Years	\$273.81	\$1,025.27	\$1,263.95	\$179.47	\$1,443.42	\$1,253.15	\$10.80
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child							
Retiree enrolled with Kaiser Medicare, Spouse enrolled with Kaiser Medicare, Child enrolled with Kaiser Medicare							
20+ Years	\$66.93	\$304.23	\$367.80	\$544.89	\$912.69	\$363.84	\$3.96
15 - 19 Years	\$152.11	\$365.08	\$515.97	\$396.72	\$912.69	\$507.00	\$8.97
10 - 14 Years	\$212.96	\$486.77	\$698.53	\$214.16	\$912.69	\$685.93	\$12.60
5 - 9 Years	\$273.81	\$547.61	\$821.42	\$91.27	\$912.69	\$805.22	\$16.20

**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.



**Arlington
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Monthly Retiree Health Insurance Rates January 1 through December 31, 2025

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

UHC MedAdv with CF HMO	2025 Monthly Retiree Rate	2025 Monthly Dependent Rate	2025 TOTAL Monthly Retiree and Dependent Rate	2025 Monthly APS Contribution	2025 Total Monthly Insurance Premium
Retiree 65+					
Retiree enrolled with UHC Medicare Advantage					
20+ Years	\$66.92	n/a	\$66.92	\$172.08	\$239.00
15 - 19 Years	\$119.50	n/a	\$119.50	\$119.50	\$239.00
10 - 14 Years	\$167.30	n/a	\$167.30	\$71.70	\$239.00
5 - 9 Years	\$215.10	n/a	\$215.10	\$23.90	\$239.00
Retiree 65+ and Spouse under 65					
Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with CareFirst HMO					
20+ Years	\$66.92	\$343.04	\$409.96	\$635.12	\$1,045.08
15 - 19 Years	\$119.50	\$411.65	\$531.15	\$513.93	\$1,045.08
10 - 14 Years	\$167.30	\$548.86	\$716.16	\$328.92	\$1,045.08
5 - 9 Years	\$215.10	\$617.47	\$832.57	\$212.51	\$1,045.08
Retiree 65+ and 1 Child					
Retiree enrolled with UHC Medicare Advantage; Child enrolled with Carefirst HMO					
20+ Years	\$66.92	\$343.04	\$409.96	\$635.12	\$1,045.08
15 - 19 Years	\$119.50	\$411.65	\$531.15	\$513.93	\$1,045.08
10 - 14 Years	\$167.30	\$548.86	\$716.16	\$328.92	\$1,045.08
5 - 9 Years	\$215.10	\$617.47	\$832.57	\$212.51	\$1,045.08
Retiree 65+ and 2 or more Children					
Retiree enrolled with UHC Medicare Advantage; Children enrolled with Carefirst HMO					
20+ Years	\$66.92	\$634.65	\$701.57	\$1,069.04	\$1,770.61
15 - 19 Years	\$119.50	\$761.58	\$881.08	\$889.53	\$1,770.61
10 - 14 Years	\$167.30	\$1,015.44	\$1,182.74	\$587.87	\$1,770.61
5 - 9 Years	\$215.10	\$1,142.37	\$1,357.47	\$413.14	\$1,770.61
Retiree 65+, Spouse under 65, and Child(ren)					
Retiree enrolled w/ UHC Medicare Advantage Spouse enrolled w/ CareFirst HMO, Child(ren) enrolled w/ CareFirst HMO					
20+ Years	\$66.92	\$634.65	\$701.57	\$1,069.04	\$1,770.61
15 - 19 Years	\$119.50	\$761.58	\$881.08	\$889.53	\$1,770.61
10 - 14 Years	\$167.30	\$1,015.44	\$1,182.74	\$587.87	\$1,770.61
5 - 9 Years	\$215.10	\$1,142.37	\$1,357.47	\$413.14	\$1,770.61
Retiree 65+ and Spouse 65+					
Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage					
20+ Years	\$66.92	\$99.70	\$166.62	\$311.38	\$478.00
15 - 19 Years	\$119.50	\$134.40	\$253.90	\$224.10	\$478.00
10 - 14 Years	\$167.30	\$182.20	\$349.50	\$128.50	\$478.00
5 - 9 Years	\$215.10	\$215.10	\$430.20	\$47.80	\$478.00
Retiree 65+, Spouse 65+, and 1 Child					
Retiree enrolled w/UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, 1 Child enrolled w/ CareFirst HMO					
20+ Years	\$66.92	\$442.73	\$509.65	\$774.43	\$1,284.08
15 - 19 Years	\$119.50	\$546.05	\$665.55	\$618.53	\$1,284.08
10 - 14 Years	\$167.30	\$731.06	\$898.36	\$385.72	\$1,284.08
5 - 9 Years	\$215.10	\$832.57	\$1,047.67	\$236.41	\$1,284.08
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child					
Retiree enrolled w/UHC Medicare Advantage, spouse enrolled w/UHC Medicare Advantage, child enrolled w/UHC MedAdv					
20+ Years	\$66.92	\$199.40	\$266.32	\$450.68	\$717.00
15 - 19 Years	\$119.50	\$268.80	\$388.30	\$328.70	\$717.00
10 - 14 Years	\$167.30	\$364.40	\$531.70	\$185.30	\$717.00
5 - 9 Years	\$215.10	\$430.20	\$645.30	\$71.70	\$717.00

2024 TOTAL Monthly Retiree and Dependent Rate	24 to '25 Change in Retiree Cost
Retiree 65+	
Retiree enrolled with UHC Medicare Advantage	
\$41.72	\$25.20
\$74.50	\$45.00
\$104.30	\$63.00
\$134.10	\$81.00
Retiree 65+ and Spouse under 65	
Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with CareFirst HMO	
\$384.76	\$25.20
\$486.15	\$45.00
\$653.16	\$63.00
\$751.57	\$81.00
Retiree 65+ and 1 Child	
Retiree enrolled with UHC Medicare Advantage; Child enrolled with Carefirst HMO	
\$384.76	\$25.20
\$486.15	\$45.00
\$653.16	\$63.00
\$751.57	\$81.00
Retiree 65+ and 2 or more Children	
Retiree enrolled with UHC Medicare Advantage; Children enrolled with Carefirst HMO	
\$676.37	\$25.20
\$836.08	\$45.00
\$1,119.74	\$63.00
\$1,276.47	\$81.00
Retiree 65+, Spouse under 65, and Child(ren)	
Retiree enrolled w/ UHC Medicare Advantage Spouse enrolled w/ CareFirst HMO, Child(ren) enrolled w/ CareFirst HMO	
\$676.37	\$25.20
\$836.08	\$45.00
\$1,119.74	\$63.00
\$1,276.47	\$81.00
Retiree 65+ and Spouse 65+	
Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage	
\$116.22	\$50.40
\$163.90	\$90.00
\$223.50	\$126.00
\$268.20	\$162.00
Retiree 65+, Spouse 65+, and 1 Child	
Retiree enrolled w/UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, 1 Child enrolled w/ CareFirst HMO	
\$459.25	\$50.40
\$575.55	\$90.00
\$772.36	\$126.00
\$885.67	\$162.00
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child	
Retiree enrolled w/UHC Medicare Advantage, spouse enrolled w/UHC Medicare Advantage, child enrolled w/UHC MedAdv	
\$190.72	\$75.60
\$253.30	\$135.00
\$342.70	\$189.00
\$402.30	\$243.00

**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.



**Arlington
Public
Schools**

Monthly Retiree Health Insurance Rates January 1 through December 31, 2025

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

UHC MedAdv with CF LOW	2025 Monthly Retiree Rate	2025 Monthly Dependent Rate	2025 TOTAL Monthly Retiree and Dependent Rate	2025 Monthly APS Contribution	2025 Total Monthly Insurance Premium
Retiree 65+					
Retiree enrolled with UHC Medicare Advantage					
20+ Years	\$66.92	n/a	\$66.92	\$172.08	\$239.00
15 - 19 Years	\$119.50	n/a	\$119.50	\$119.50	\$239.00
10 - 14 Years	\$167.30	n/a	\$167.30	\$71.70	\$239.00
5 - 9 Years	\$215.10	n/a	\$215.10	\$23.90	\$239.00
Retiree 65+ and Spouse under 65					
Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with CareFirst HMO					
20+ Years	\$66.92	\$395.12	\$368.70	\$660.53	\$1,029.23
15 - 19 Years	\$119.50	\$474.14	\$481.76	\$547.47	\$1,029.23
10 - 14 Years	\$167.30	\$632.19	\$650.31	\$378.92	\$1,029.23
5 - 9 Years	\$215.10	\$711.21	\$758.48	\$270.75	\$1,029.23
Retiree 65+ and 1 Child					
Retiree enrolled with UHC Medicare Advantage; Child enrolled with Carefirst HMO					
20+ Years	\$66.92	\$395.12	\$368.70	\$660.53	\$1,029.23
15 - 19 Years	\$119.50	\$474.14	\$481.76	\$547.47	\$1,029.23
10 - 14 Years	\$167.30	\$632.19	\$650.31	\$378.92	\$1,029.23
5 - 9 Years	\$215.10	\$711.21	\$758.48	\$270.75	\$1,029.23
Retiree 65+ and 2 or more Children					
Retiree enrolled with UHC Medicare Advantage; Children enrolled with Carefirst HMO					
20+ Years	\$66.92	\$750.77	\$640.53	\$1,099.99	\$1,740.52
15 - 19 Years	\$119.50	\$900.91	\$807.82	\$932.70	\$1,740.52
10 - 14 Years	\$167.30	\$1,201.21	\$1,085.06	\$655.46	\$1,740.52
5 - 9 Years	\$215.10	\$1,351.37	\$1,247.58	\$492.94	\$1,740.52
Retiree 65+, Spouse under 65, and Child(ren)					
Retiree enrolled w/ UHC Medicare Advantage Spouse enrolled w/ CareFirst HMO, Child(ren) enrolled w/ CareFirst HMO					
20+ Years	\$66.92	\$750.77	\$640.53	\$1,099.99	\$1,740.52
15 - 19 Years	\$119.50	\$900.91	\$807.82	\$932.70	\$1,740.52
10 - 14 Years	\$167.30	\$1,201.21	\$1,084.47	\$656.05	\$1,740.52
5 - 9 Years	\$215.10	\$1,351.37	\$1,247.58	\$492.94	\$1,740.52
Retiree 65+ and Spouse 65+					
Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage					
20+ Years	\$66.92	\$119.50	\$167.62	\$310.38	\$478.00
15 - 19 Years	\$119.50	\$143.40	\$253.90	\$224.10	\$478.00
10 - 14 Years	\$167.30	\$191.20	\$349.50	\$128.50	\$478.00
5 - 9 Years	\$215.10	\$215.10	\$430.20	\$47.80	\$478.00
Retiree 65+, Spouse 65+, and 1 Child					
Retiree enrolled w/UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, 1 Child enrolled w/ CareFirst HMO					
20+ Years	\$66.92	\$514.62	\$199.40	\$1,068.83	\$1,268.23
15 - 19 Years	\$119.50	\$617.54	\$616.16	\$652.07	\$1,268.23
10 - 14 Years	\$167.30	\$823.39	\$832.51	\$435.72	\$1,268.23
5 - 9 Years	\$215.10	\$926.31	\$973.58	\$294.65	\$1,268.23
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child					
Retiree enrolled w/UHC Medicare Advantage, spouse enrolled w/UHC Medicare Advantage, child enrolled w/UHC MedAdv					
20+ Years	\$66.92	\$239.00	\$190.72	\$526.28	\$717.00
15 - 19 Years	\$119.50	\$286.80	\$328.90	\$388.10	\$717.00
10 - 14 Years	\$167.30	\$382.40	\$477.70	\$239.30	\$717.00
5 - 9 Years	\$215.10	\$430.20	\$591.30	\$125.70	\$717.00

2024 TOTAL Monthly Retiree and Dependent Rate	24 to '25 Change in Retiree Cost
Retiree 65+	
Retiree enrolled with UHC Medicare Advantage	
\$41.72	\$25.20
\$74.50	\$45.00
\$104.30	\$63.00
\$134.10	\$81.00
Retiree 65+ and Spouse under 65	
Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with CareFirst HMO	
\$343.50	\$25.20
\$436.76	\$45.00
\$587.31	\$63.00
\$677.48	\$81.00
Retiree 65+ and 1 Child	
Retiree enrolled with UHC Medicare Advantage; Child enrolled with Carefirst HMO	
\$343.50	\$25.20
\$436.76	\$45.00
\$587.31	\$63.00
\$677.48	\$81.00
Retiree 65+ and 2 or more Children	
Retiree enrolled with UHC Medicare Advantage; Children enrolled with Carefirst HMO	
\$615.33	\$25.20
\$762.82	\$45.00
\$1,022.06	\$63.00
\$1,166.58	\$81.00
Retiree 65+, Spouse under 65, and Child(ren)	
Retiree enrolled w/ UHC Medicare Advantage Spouse enrolled w/ CareFirst HMO, Child(ren) enrolled w/ CareFirst HMO	
\$615.33	\$25.20
\$762.82	\$45.00
\$1,021.47	\$63.00
\$1,166.58	\$81.00
Retiree 65+ and Spouse 65+	
Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage	
\$117.22	\$50.40
\$163.90	\$90.00
\$223.50	\$126.00
\$268.20	\$162.00
Retiree 65+, Spouse 65+, and 1 Child	
Retiree enrolled w/UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, 1 Child enrolled w/ CareFirst HMO	
\$149.00	\$50.40
\$526.16	\$90.00
\$706.51	\$126.00
\$811.58	\$162.00
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child	
Retiree enrolled w/UHC Medicare Advantage, spouse enrolled w/UHC Medicare Advantage, child enrolled w/UHC MedAdv	
\$190.72	\$0.00
\$253.30	\$75.60
\$342.70	\$135.00
\$402.30	\$189.00

**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.



**Arlington
Public
Schools**

Monthly Retiree Health Insurance Rates January 1 through December 31, 2025

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

UHC MedAdv with CF HIGH	2025 Monthly Retiree Rate	2025 Monthly Dependent Rate	2025 TOTAL Monthly Retiree and Dependent Rate	2025 Monthly APS Contribution	2025 Total Monthly Insurance Premium
Retiree 65+					
Retiree enrolled with UHC Medicare Advantage					
20+ Years	\$66.92	n/a	\$66.92	\$172.08	\$239.00
15 - 19 Years	\$119.50	n/a	\$119.50	\$119.50	\$239.00
10 - 14 Years	\$167.30	n/a	\$167.30	\$71.70	\$239.00
5 - 9 Years	\$215.10	n/a	\$215.10	\$23.90	\$239.00
Retiree 65+ and Spouse under 65					
Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with CareFirst HMO					
20+ Years	\$66.92	\$397.96	\$464.88	\$609.08	\$1,073.96
15 - 19 Years	\$119.50	\$477.56	\$597.06	\$476.90	\$1,073.96
10 - 14 Years	\$167.30	\$636.75	\$804.05	\$269.91	\$1,073.96
5 - 9 Years	\$215.10	\$716.35	\$931.45	\$142.51	\$1,073.96
Retiree 65+ and 1 Child					
Retiree enrolled with UHC Medicare Advantage; Child enrolled with Carefirst HMO					
20+ Years	\$66.92	\$397.96	\$464.88	\$609.08	\$1,073.96
15 - 19 Years	\$119.50	\$477.56	\$597.06	\$476.90	\$1,073.96
10 - 14 Years	\$167.30	\$636.75	\$804.05	\$269.91	\$1,073.96
5 - 9 Years	\$215.10	\$716.35	\$931.45	\$142.51	\$1,073.96
Retiree 65+ and 2 or more Children					
Retiree enrolled with UHC Medicare Advantage; Children enrolled with Carefirst HMO					
20+ Years	\$66.92	\$756.14	\$823.06	\$1,002.44	\$1,825.50
15 - 19 Years	\$119.50	\$907.37	\$1,026.87	\$798.63	\$1,825.50
10 - 14 Years	\$167.30	\$1,209.82	\$1,377.12	\$448.38	\$1,825.50
5 - 9 Years	\$215.10	\$1,361.05	\$1,576.15	\$249.35	\$1,825.50
Retiree 65+, Spouse under 65, and Child(ren)					
Retiree enrolled w/ UHC Medicare Advantage Spouse enrolled w/ CareFirst HMO, Child(ren) enrolled w/ CareFirst HMO					
20+ Years	\$66.92	\$756.14	\$823.06	\$1,002.44	\$1,825.50
15 - 19 Years	\$119.50	\$907.37	\$1,026.87	\$798.63	\$1,825.50
10 - 14 Years	\$167.30	\$1,209.82	\$1,377.12	\$448.38	\$1,825.50
5 - 9 Years	\$215.10	\$1,361.05	\$1,576.15	\$249.35	\$1,825.50
Retiree 65+ and Spouse 65+					
Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage					
20+ Years	\$66.92	\$99.70	\$166.62	\$311.38	\$478.00
15 - 19 Years	\$119.50	\$134.40	\$253.90	\$224.10	\$478.00
10 - 14 Years	\$167.30	\$182.20	\$349.50	\$128.50	\$478.00
5 - 9 Years	\$215.10	\$215.10	\$430.20	\$47.80	\$478.00
Retiree 65+, Spouse 65+, and 1 Child					
Retiree enrolled w/UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, 1 Child enrolled w/ CareFirst HMO					
20+ Years	\$66.92	\$423.16	\$490.08	\$822.88	\$1,312.96
15 - 19 Years	\$119.50	\$522.56	\$642.06	\$670.90	\$1,312.96
10 - 14 Years	\$167.30	\$699.75	\$867.05	\$445.91	\$1,312.96
5 - 9 Years	\$215.10	\$797.34	\$1,012.44	\$300.52	\$1,312.96
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child					
Retiree enrolled w/UHC Medicare Advantage, spouse enrolled w/UHC Medicare Advantage, child enrolled w/UHC MedAdv					
20+ Years	\$66.92	\$199.40	\$266.32	\$450.68	\$717.00
15 - 19 Years	\$119.50	\$268.80	\$388.30	\$328.70	\$717.00
10 - 14 Years	\$167.30	\$364.40	\$531.70	\$185.30	\$717.00
5 - 9 Years	\$215.10	\$430.20	\$645.30	\$71.70	\$717.00

2024 TOTAL Monthly Retiree and Dependent Rate	24 to '25 Change in Retiree Cost
Retiree 65+	
Retiree enrolled with UHC Medicare Advantage	
\$41.72	\$25.20
\$74.50	\$45.00
\$104.30	\$63.00
\$134.10	\$81.00
Retiree 65+ and Spouse under 65	
Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with CareFirst HMO	
\$439.68	\$25.20
\$552.06	\$45.00
\$741.05	\$63.00
\$850.45	\$81.00
Retiree 65+ and 1 Child	
Retiree enrolled with UHC Medicare Advantage; Child enrolled with Carefirst HMO	
\$439.68	\$25.20
\$552.06	\$45.00
\$741.05	\$63.00
\$850.45	\$81.00
Retiree 65+ and 2 or more Children	
Retiree enrolled with UHC Medicare Advantage; Children enrolled with Carefirst HMO	
\$797.86	\$25.20
\$981.87	\$45.00
\$1,314.12	\$63.00
\$1,495.15	\$81.00
Retiree 65+, Spouse under 65, and Child(ren)	
Retiree enrolled w/ UHC Medicare Advantage Spouse enrolled w/ CareFirst HMO, Child(ren) enrolled w/ CareFirst HMO	
\$797.86	\$25.20
\$981.87	\$45.00
\$1,314.12	\$63.00
\$1,495.15	\$81.00
Retiree 65+ and Spouse 65+	
Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage	
\$116.22	\$50.40
\$163.90	\$90.00
\$223.50	\$126.00
\$268.20	\$162.00
Retiree 65+, Spouse 65+, and 1 Child	
Retiree enrolled w/UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, 1 Child enrolled w/ CareFirst HMO	
\$439.68	\$50.40
\$552.06	\$90.00
\$741.05	\$126.00
\$850.44	\$162.00
Retiree 65+, Spouse 65+, and 1 Medicare-Eligible Child	
Retiree enrolled w/UHC Medicare Advantage, spouse enrolled w/UHC Medicare Advantage, child enrolled w/UHC MedAdv	
\$190.72	\$75.60
\$253.30	\$135.00
\$342.70	\$189.00
\$402.30	\$243.00

**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.