



2025 Plan Year Health Insurance Premiums and Contributions Retirees/Spouse/Child(ren) Not Medicare Eligible (Under 65) January 1 through December 31, 2025

2025				2024	2024 vs 2025
CareFirst HMO	Retiree Contribution Monthly	APS Contribution Monthly	CareFirst Total Rate Monthly	Retiree Contribution Monthly	Increase for Retiree
Retiree					
20+ Years	\$150.94	\$655.14	\$806.08	\$150.94	\$0.00
15-19 Years	\$343.03	\$463.05	\$806.08	\$343.03	\$0.00
10-14 Years	\$480.25	\$325.83	\$806.08	\$480.25	\$0.00
5-9 Years	\$617.46		\$806.08	\$617.46	\$0.00
Retiree + Spouse					
20+ Years	\$499.32	\$1,193.56	\$1,692.88	\$499.32	\$0.00
15-19 Years	\$773.60	\$919.28	\$1,692.88	\$773.60	\$0.00
10-14 Years	\$1,054.91	\$637.97	\$1,692.88	\$1,054.91	\$0.00
5-9 Years	\$1,265.89	\$426.99	\$1,692.88	\$1,265.89	\$0.00
Retiree + Child/Children					
20+ Years	\$450.60	\$1,081.01	\$1,531.61	\$450.60	\$0.00
15-19 Years	\$698.12	\$833.49	\$1,531.61	\$698.12	\$0.00
10-14 Years	\$951.98	\$579.63	\$1,531.61	\$951.98	\$0.00
5-9 Years	\$1,142.37	\$389.24	\$1,531.61	\$1,142.37	\$0.00
Retiree + Spouse + Child/Children					
20+ Years	\$817.18	\$1,601.21	\$2,418.39	\$817.18	\$0.00
15-19 Years	\$1,235.03	\$1,183.36	\$2,418.39	\$1,235.03	\$0.00
10-14 Years	\$1,646.70	\$771.69	\$2,418.39	\$1,646.70	\$0.00
5-9 Years	\$1,852.53	\$565.86	\$2,418.39	\$1,852.53	\$0.00



2025 Plan Year Health Insurance Premiums and Contributions Retirees/Spouse/Child(ren) Not Medicare Eligible (Under 65) January 1 through December 31, 2025

2025				2024	2024 vs 2025
CareFirst Low	Retiree Contribution Monthly	APS Contribution Monthly	CareFirst Total Rate Monthly	Retiree Contribution Monthly	Increase for Retiree
Retiree					
20+ Years	\$156.98	\$633.25	\$790.23	\$156.98	\$0.00
15-19 Years	\$301.88	\$488.35	\$790.23	\$301.88	\$0.00
10-14 Years	\$422.63	\$367.60	\$790.23	\$422.63	\$0.00
5-9 Years	\$543.38	\$246.85	\$790.23	\$543.38	\$0.00
Retiree + Spouse					
20+ Years	\$494.52	\$1,165.11	\$1,659.63	\$494.52	\$0.00
15-19 Years	\$697.40	\$962.23	\$1,659.63	\$697.40	\$0.00
10-14 Years	\$951.00	\$708.63	\$1,659.63	\$951.00	\$0.00
5-9 Years	\$1,141.20	\$518.43	\$1,659.63	\$1,141.20	\$0.00
Retiree + Child/Children					
20+ Years	\$447.41	\$1,054.11	\$1,501.52	\$447.41	\$0.00
15-19 Years	\$630.96	\$870.56	\$1,501.52	\$630.96	\$0.00
10-14 Years	\$860.40	\$641.12	\$1,501.52	\$860.40	\$0.00
5-9 Years	\$1,032.48	\$469.04	\$1,501.52	\$1,032.48	\$0.00
Retiree + Spouse + Child/Children					
20+ Years	\$760.80	\$1,610.08	\$2,370.88	\$760.80	\$0.00
15-19 Years	\$1,086.85	\$1,284.03	\$2,370.88	\$1,086.85	\$0.00
10-14 Years	\$1,449.14	\$921.74	\$2,370.88	\$1,449.14	\$0.00
5-9 Years	\$1,630.28	\$740.60	\$2,370.88	\$1,630.28	\$0.00



2025 Plan Year Health Insurance Premiums and Contributions Retirees/Spouse/Child(ren) Not Medicare Eligible (Under 65) January 1 through December 31, 2025

2025				2024	2024 vs 2025
CareFirst High	Retiree Contribution Monthly	APS Contribution Monthly	CareFirst Total Rate Monthly	Retiree Contribution Monthly	Increase for Retiree
Retiree					
20+ Years	\$254.70	\$580.26	\$834.96	\$254.70	\$0.00
15-19 Years	\$397.96	\$437.00	\$834.96	\$397.96	\$0.00
10-14 Years	\$557.16	\$277.80	\$834.96	\$557.16	\$0.00
5-9 Years	\$716.35	\$118.61	\$834.96	\$716.35	\$0.00
Retiree + Spouse					
20+ Years	\$685.32	\$1,068.23	\$1,753.55	\$685.32	\$0.00
15-19 Years	\$919.33	\$834.22	\$1,753.55	\$919.33	\$0.00
10-14 Years	\$1,253.63	\$499.92	\$1,753.55	\$1,253.63	\$0.00
5-9 Years	\$1,504.35	\$249.20	\$1,753.55	\$1,504.35	\$0.00
Retiree + Child/Children					
20+ Years	\$620.02	\$966.48	\$1,586.50	\$620.02	\$0.00
15-19 Years	\$831.74	\$754.76	\$1,586.50	\$831.74	\$0.00
10-14 Years	\$1,134.20	\$452.30	\$1,586.50	\$1,134.20	\$0.00
5-9 Years	\$1,361.05	\$225.45	\$1,586.50	\$1,361.05	\$0.00
Retiree + Spouse + Child/Children					
20+ Years	\$1,050.66	\$1,454.41	\$2,505.07	\$1,050.66	\$0.00
15-19 Years	\$1,432.72	\$1,072.35	\$2,505.07	\$1,432.72	\$0.00
10-14 Years	\$1,910.29	\$594.78	\$2,505.07	\$1,910.29	\$0.00
5-9 Years	\$2,149.07	\$356.00	\$2,505.07	\$2,149.07	\$0.00



2025 Plan Year Health Insurance Premiums and Contributions (MONTHLY)
Retirees Not Medicare Eligible (Under 65)
January 1 through December 31, 2025

2025								2024	2024 vs 2025
CareFirst HMO + Kaiser	Retiree Contribution	Dependent Contribution	Retiree TOTAL Contribution	APS Total Contribution	Total Insurance Premium	Kaiser Rate	CareFirst Rate	Retiree TOTAL Contribution	Increase for Retiree
Retiree enrolled in CareFirst HMO, Spouse enrolled in Kaiser MedAdvantage Plan									
20+ Years	\$150.94	\$152.12	\$303.06	\$807.26	\$1,110.31	\$304.23	\$806.08	\$300.06	\$3.00
15-19 Years	\$343.03	\$182.54	\$525.57	\$584.74	\$1,110.31	\$304.23	\$806.08	\$521.98	\$3.59
10-14 Years	\$480.25	\$243.38	\$723.63	\$386.68	\$1,110.31	\$304.23	\$806.08	\$718.83	\$4.80
5-9 Years	\$617.46	\$273.81	\$891.27	\$219.04	\$1,110.31	\$304.23	\$806.08	\$885.87	\$5.40
Retiree + child(ren) enrolled in CareFirst HMO, Spouse enrolled in Kaiser MedAdvantage									
20+ Years	\$450.60	\$152.12	\$602.72	\$1,233.13	\$1,835.84	\$304.23	\$1,531.61	\$599.72	\$3.00
15-19 Years	\$634.64	\$182.54	\$817.18	\$1,018.66	\$1,835.84	\$304.23	\$1,531.61	\$813.59	\$3.59
10-14 Years	\$888.51	\$243.38	\$1,131.89	\$703.95	\$1,835.84	\$304.23	\$1,531.61	\$1,127.09	\$4.80
5-9 Years	\$1,142.37	\$273.81	\$1,416.18	\$419.67	\$1,835.84	\$304.23	\$1,531.61	\$1,410.78	\$5.40
2025								2024	2024 vs 2025
CareFirst Low + Kaiser	Retiree Contribution	Dependent Contribution	Retiree TOTAL Contribution	APS Total Contribution		Kaiser Rate	CareFirst Rate	Retiree TOTAL Contribution	Increase for Retiree
Retiree enrolled in CareFirst LOW, Spouse enrolled in Kaiser MedAdvantage Plan									
20+ Years	\$156.98	\$152.12	\$309.10	\$785.37	\$1,094.46	\$304.23	\$790.23	\$306.10	\$3.00
15-19 Years	\$301.87	\$182.54	\$484.41	\$610.06	\$1,094.46	\$304.23	\$790.23	\$480.82	\$3.59
10-14 Years	\$452.82	\$243.38	\$696.20	\$398.26	\$1,094.46	\$304.23	\$790.23	\$691.40	\$4.80
5-9 Years	\$543.38	\$273.81	\$817.19	\$277.28	\$1,094.46	\$304.23	\$790.23	\$811.79	\$5.40
Retiree + child(ren) enrolled in CareFirst LOW, Spouse enrolled in Kaiser MedAdvantage									
20+ Years	\$447.41	\$152.12	\$599.53	\$1,206.22	\$1,805.75	\$304.23	\$1,501.52	\$596.53	\$3.00
15-19 Years	\$630.95	\$182.54	\$813.49	\$992.26	\$1,805.75	\$304.23	\$1,501.52	\$809.90	\$3.59
10-14 Years	\$860.40	\$243.38	\$1,103.78	\$701.96	\$1,805.75	\$304.23	\$1,501.52	\$1,098.98	\$4.80
5-9 Years	\$1,032.48	\$273.81	\$1,306.29	\$499.46	\$1,805.75	\$304.23	\$1,501.52	\$1,300.89	\$5.40
2025								2024	2024 vs 2025
CareFirst High + Kaiser	Retiree Contribution	Dependent Contribution	Retiree TOTAL Contribution	APS Total Contribution		Kaiser Rate	CareFirst Rate	Retiree TOTAL Contribution	Increase for Retiree
Retiree enrolled in CareFirst HIGH, Spouse enrolled in Kaiser MedAdvantage Plan									
20+ Years	\$254.70	\$152.12	\$406.82	\$732.38	\$1,139.19	\$304.23	\$834.96	\$403.82	\$3.00
15-19 Years	\$397.95	\$182.54	\$580.49	\$558.71	\$1,139.19	\$304.23	\$834.96	\$576.90	\$3.59
10-14 Years	\$557.16	\$243.38	\$800.54	\$338.65	\$1,139.19	\$304.23	\$834.96	\$795.74	\$4.80
5-9 Years	\$716.35	\$273.81	\$990.16	\$149.04	\$1,139.19	\$304.23	\$834.96	\$984.76	\$5.40
Retiree + child(ren) enrolled in CareFirst HMO, Spouse enrolled in Kaiser MedAdvantage									
20+ Years	\$620.02	\$152.12	\$772.14	\$1,118.60	\$1,890.73	\$304.23	\$1,586.50	\$769.14	\$3.00
15-19 Years	\$831.73	\$182.54	\$1,014.27	\$876.46	\$1,890.73	\$304.23	\$1,586.50	\$1,010.68	\$3.59
10-14 Years	\$1,134.20	\$243.38	\$1,377.58	\$513.15	\$1,890.73	\$304.23	\$1,586.50	\$1,372.78	\$4.80
5-9 Years	\$1,361.05	\$273.81	\$1,634.86	\$255.88	\$1,890.73	\$304.23	\$1,586.50	\$1,629.46	\$5.40



2025 Plan Year Health Insurance Premiums and Contributions (MONTHLY)
Retirees Not Medicare Eligible (Under 65)
January 1 through December 31, 2025

2025								2024	2024 vs 2025
CareFirst HMO + UHC	Retiree Contribution	Dependent Contribution	Retiree TOTAL Contribution	APS Total Contribution	Total Premium	UHC Rate	CareFirst Rate	Retiree TOTAL Contribution	Increase for Retiree
Retiree enrolled in CareFirst HMO, Spouse enrolled in UHC MedAdvantage Plan									
20+ Years	\$150.94	\$119.50	\$270.44	\$774.64	\$1,045.08	\$239.00	\$806.08	\$225.44	\$45.00
15-19 Years	\$343.03	\$143.40	\$486.43	\$558.65	\$1,045.08	\$239.00	\$806.08	\$447.34	\$39.09
10-14 Years	\$480.25	\$191.20	\$671.45	\$373.63	\$1,045.08	\$239.00	\$806.08	\$599.44	\$72.01
5-9 Years	\$617.46	\$215.10	\$832.56	\$212.52	\$1,045.08	\$239.00	\$806.08	\$751.55	\$81.01
Retiree + child(ren) enrolled in CareFirst HMO, Spouse enrolled in UHC MedAdvantage									
20+ Years	\$450.60	\$119.50	\$570.10	\$1,200.51	\$1,770.61	\$239.00	\$1,531.61	\$525.10	\$45.00
15-19 Years	\$683.21	\$143.40	\$826.61	\$944.00	\$1,770.61	\$239.00	\$1,531.61	\$787.52	\$39.09
10-14 Years	\$951.99	\$191.20	\$1,143.19	\$627.42	\$1,770.61	\$239.00	\$1,531.61	\$1,071.18	\$72.01
5-9 Years	\$1,142.38	\$215.10	\$1,357.48	\$413.13	\$1,770.61	\$239.00	\$1,531.61	\$1,276.47	\$81.01
2025								2024	2024 vs 2025
CareFirst Low + UHC	Retiree Contribution	Dependent Contribution	Retiree TOTAL Contribution	APS Total Contribution	Total Premium	UHC Rate	CareFirst Rate	Retiree TOTAL Contribution	Increase for Retiree
Retiree enrolled in CareFirst LOW, Spouse enrolled in UHC MedAdvantage Plan									
20+ Years	\$156.98	\$119.50	\$276.48	\$752.75	\$1,029.23	\$239.00	\$790.23	\$231.48	\$45.00
15-19 Years	\$286.89	\$143.40	\$430.29	\$598.94	\$1,029.23	\$239.00	\$790.23	\$391.20	\$39.09
10-14 Years	\$422.64	\$191.20	\$613.84	\$415.39	\$1,029.23	\$239.00	\$790.23	\$541.83	\$72.01
5-9 Years	\$543.39	\$215.10	\$758.49	\$270.74	\$1,029.23	\$239.00	\$790.23	\$677.48	\$81.01
Retiree + child(ren) enrolled in CareFirst LOW, Spouse enrolled in UHC MedAdvantage									
20+ Years	\$447.41	\$119.50	\$566.91	\$1,173.61	\$1,740.52	\$239.00	\$1,501.52	\$521.91	\$45.00
15-19 Years	\$616.05	\$143.40	\$759.45	\$981.07	\$1,740.52	\$239.00	\$1,501.52	\$720.36	\$39.09
10-14 Years	\$860.41	\$191.20	\$1,051.61	\$688.91	\$1,740.52	\$239.00	\$1,501.52	\$979.60	\$72.01
5-9 Years	\$1,032.49	\$215.10	\$1,247.59	\$492.93	\$1,740.52	\$239.00	\$1,501.52	\$1,166.58	\$81.01
2025								2024	2024 vs 2025
CareFirst High + UHC	Retiree Contribution	Dependent Contribution	Retiree TOTAL Contribution	APS Total Contribution	Total Premium	UHC Rate	CareFirst Rate	Retiree TOTAL Contribution	Increase for Retiree
Retiree enrolled in CareFirst HIGH, Spouse enrolled in UHC MedAdvantage Plan									
20+ Years	\$254.70	\$119.50	\$374.20	\$699.76	\$1,073.96	\$239.00	\$834.96	\$329.20	\$45.00
15-19 Years	\$383.05	\$143.40	\$526.45	\$547.51	\$1,073.96	\$239.00	\$834.96	\$487.36	\$39.09
10-14 Years	\$557.17	\$191.20	\$748.37	\$325.59	\$1,073.96	\$239.00	\$834.96	\$676.36	\$72.01
5-9 Years	\$716.36	\$215.10	\$931.46	\$142.50	\$1,073.96	\$239.00	\$834.96	\$850.45	\$81.01
Retiree + child(ren) enrolled in CareFirst HIGH, Spouse enrolled in UHC MedAdvantage									
20+ Years	\$620.02	\$119.50	\$739.52	\$1,085.98	\$1,825.50	\$239.00	\$1,586.50	\$694.52	\$45.00
15-19 Years	\$816.83	\$143.40	\$960.23	\$865.27	\$1,825.50	\$239.00	\$1,586.50	\$921.14	\$39.09
10-14 Years	\$1,134.21	\$191.20	\$1,325.41	\$500.09	\$1,825.50	\$239.00	\$1,586.50	\$1,253.40	\$72.01
5-9 Years	\$1,360.52	\$215.10	\$1,575.62	\$249.88	\$1,825.50	\$239.00	\$1,586.50	\$1,494.61	\$81.01