



2026 Plan Year Health Insurance Premiums and Contributions Retirees Not Medicare Eligible (Under 65) January 1 - December 31, 2026

2026									2025	2025 vs 2026
CareFirst High + UHC	Retiree Contribution	Dependent Contribution	Cap Adjustment	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	\$288.35	\$103.15	\$0.00	\$391.50	\$877.98	\$1,269.48	\$368.40	\$901.08	\$374.20	\$17.30
15-19 Years	\$450.54	\$184.20	\$0.00	\$634.74	\$634.74	\$1,269.48	\$368.40	\$901.08	\$526.45	\$108.29
10-14 Years	\$630.76	\$257.88	\$0.00	\$888.64	\$380.84	\$1,269.48	\$368.40	\$901.08	\$748.37	\$140.27
5-9 Years	\$810.97	\$331.56	\$0.00	\$1,142.53	\$126.95	\$1,269.48	\$368.40	\$901.08	\$931.46	\$211.07
Retiree + child(ren) enrolled in CareFirst HIGH, Spouse enrolled in UHC MedAdvantage										
20+ Years	\$701.98	\$103.15	\$75.41	\$880.54	\$1,200.00	\$2,080.54	\$368.40	\$1,712.14	\$739.52	\$141.02
15-19 Years	\$941.68	\$184.20	\$121.33	\$1,247.21	\$833.33	\$2,080.54	\$368.40	\$1,712.14	\$960.23	\$286.98
10-14 Years	\$1,284.11	\$257.88	\$38.55	\$1,580.54	\$500.00	\$2,080.54	\$368.40	\$1,712.14	\$1,325.41	\$255.13
5-9 Years	\$1,540.93	\$331.56	\$41.38	\$1,913.87	\$166.67	\$2,080.54	\$368.40	\$1,712.14	\$1,575.62	\$338.25
2026									2025	2025 vs 2026
CareFirst Low + UHC	Retiree Contribution	Dependent Contribution	Cap Adjustment	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	\$221.73	\$103.15	\$0.00	\$324.88	\$896.33	\$1,221.21	\$368.40	\$852.81	\$276.48	\$48.40
15-19 Years	\$426.41	\$184.20	\$0.00	\$610.61	\$610.60	\$1,221.21	\$368.40	\$852.81	\$430.29	\$180.32
10-14 Years	\$596.97	\$257.88	\$0.00	\$854.85	\$366.36	\$1,221.21	\$368.40	\$852.81	\$613.84	\$241.01
5-9 Years	\$767.53	\$331.56	\$0.00	\$1,099.09	\$122.12	\$1,221.21	\$368.40	\$852.81	\$758.49	\$340.60
Retiree + child(ren) enrolled in CareFirst LOW, Spouse enrolled in UHC MedAdvantage										
20+ Years	\$631.97	\$103.15	\$53.71	\$788.83	\$1,200.00	\$1,988.83	\$368.40	\$1,620.43	\$566.91	\$221.92
15-19 Years	\$810.22	\$184.20	\$161.08	\$1,155.50	\$833.33	\$1,988.83	\$368.40	\$1,620.43	\$759.45	\$396.05
10-14 Years	\$1,134.30	\$257.88	\$96.65	\$1,488.83	\$500.00	\$1,988.83	\$368.40	\$1,620.43	\$1,051.61	\$437.22
5-9 Years	\$1,458.39	\$331.56	\$32.21	\$1,822.16	\$166.67	\$1,988.83	\$368.40	\$1,620.43	\$1,247.59	\$574.57
2026									2025	2025 vs 2026
CareFirst HMO + UHC	Retiree Contribution	Dependent Contribution	Cap Adjustment	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	\$191.38	\$103.15	\$0.00	\$294.53	\$943.78	\$1,238.31	\$368.40	\$869.91	\$270.44	\$24.09
15-19 Years	\$434.96	\$184.20	\$0.00	\$619.16	\$619.15	\$1,238.31	\$368.40	\$869.91	\$486.43	\$132.73
10-14 Years	\$608.94	\$257.88	\$0.00	\$866.82	\$371.49	\$1,238.31	\$368.40	\$869.91	\$671.45	\$195.37
5-9 Years	\$782.92	\$331.56	\$0.00	\$1,114.48	\$123.83	\$1,238.31	\$368.40	\$869.91	\$832.56	\$281.92
Retiree + child(ren) enrolled in CareFirst HMO, Spouse enrolled in UHC MedAdvantage										
20+ Years	\$586.78	\$103.15	\$131.37	\$821.30	\$1,200.00	\$2,021.30	\$368.40	\$1,652.90	\$570.10	\$251.20
15-19 Years	\$826.45	\$184.20	\$177.32	\$1,187.97	\$833.33	\$2,021.30	\$368.40	\$1,652.90	\$826.61	\$361.36
10-14 Years	\$1,157.03	\$257.88	\$106.39	\$1,521.30	\$500.00	\$2,021.30	\$368.40	\$1,652.90	\$1,143.19	\$378.11
5-9 Years	\$1,487.61	\$331.56	\$35.46	\$1,854.63	\$166.67	\$2,021.30	\$368.40	\$1,652.90	\$1,357.48	\$497.15



2026 Plan Year Health Insurance Premiums and Contributions Retirees Not Medicare Eligible (Under 65) January 1 - December 31, 2026

2026									2025	2025 vs 2026
CareFirst High + Kaiser	Retiree Contribution	Dependent Contribution	Cap Adjustment	Retiree TOTAL Contribution	APS Total Contribution	Total Premium	Kaiser Rate	CareFirst Rate	Retiree TOTAL Contribution	Increase for Retiree
Retiree enrolled in CareFirst HIGH, Spouse enrolled in Kaiser MedAdvantage Plan										
20+ Years	\$288.35	\$70.95	\$0.00	\$359.30	\$864.26	\$1,223.56	\$322.48	\$901.08	\$374.20	(\$14.90)
15-19 Years	\$450.54	\$161.24	\$0.00	\$611.78	\$611.78	\$1,223.56	\$322.48	\$901.08	\$526.45	\$85.33
10-14 Years	\$630.76	\$225.74	\$0.00	\$856.50	\$367.06	\$1,223.56	\$322.48	\$901.08	\$748.37	\$108.13
5-9 Years	\$810.97	\$290.23	\$0.00	\$1,101.20	\$122.36	\$1,223.56	\$322.48	\$901.08	\$931.46	\$169.74
Retiree + child(ren) enrolled in CareFirst HMO, Spouse enrolled in Kaiser MedAdvantage										
20+ Years	\$701.98	\$70.95	\$61.69	\$834.62	\$1,200.00	\$2,034.62	\$322.48	\$1,712.14	\$739.52	\$95.10
15-19 Years	\$941.68	\$161.24	\$98.37	\$1,201.29	\$833.33	\$2,034.62	\$322.48	\$1,712.14	\$960.23	\$241.06
10-14 Years	\$1,284.11	\$225.74	\$24.77	\$1,534.62	\$500.00	\$2,034.62	\$322.48	\$1,712.14	\$1,325.41	\$209.21
5-9 Years	\$1,540.93	\$290.23	\$36.79	\$1,867.95	\$166.67	\$2,034.62	\$322.48	\$1,712.14	\$1,575.62	\$292.33
2026									2025	2025 vs 2026
CareFirst Low + Kaiser	Retiree Contribution	Dependent Contribution	Cap Adjustment	Retiree TOTAL Contribution	APS Total Contribution	Total Premium	Kaiser Rate	CareFirst Rate	Retiree TOTAL Contribution	Increase for Retiree
Retiree enrolled in CareFirst LOW, Spouse enrolled in Kaiser MedAdvantage Plan										
20+ Years	\$221.73	\$70.95	\$0.00	\$292.68	\$882.61	\$1,175.29	\$322.48	\$852.81	\$276.48	\$16.20
15-19 Years	\$426.41	\$161.24	\$0.00	\$587.65	\$587.64	\$1,175.29	\$322.48	\$852.81	\$430.29	\$157.36
10-14 Years	\$596.97	\$225.74	\$0.00	\$822.71	\$352.58	\$1,175.29	\$322.48	\$852.81	\$613.84	\$208.87
5-9 Years	\$767.53	\$290.23	\$0.00	\$1,057.76	\$117.53	\$1,175.29	\$322.48	\$852.81	\$758.49	\$299.27
Retiree + child(ren) enrolled in CareFirst LOW, Spouse enrolled in Kaiser MedAdvantage										
20+ Years	\$631.97	\$70.95	\$39.99	\$742.91	\$1,200.00	\$1,942.91	\$322.48	\$1,620.43	\$566.91	\$176.00
15-19 Years	\$810.22	\$161.24	\$138.12	\$1,109.58	\$833.33	\$1,942.91	\$322.48	\$1,620.43	\$759.45	\$350.13
10-14 Years	\$1,134.30	\$225.74	\$82.87	\$1,442.91	\$500.00	\$1,942.91	\$322.48	\$1,620.43	\$1,051.61	\$391.30
5-9 Years	\$1,458.39	\$290.23	\$27.62	\$1,776.24	\$166.67	\$1,942.91	\$322.48	\$1,620.43	\$1,247.59	\$528.65
2026									2025	2025 vs 2026
CareFirst HMO + Kaiser	Retiree Contribution	Dependent Contribution	Cap Adjustment	Retiree TOTAL Contribution	APS Total Contribution	Total Premium	Kaiser Rate	CareFirst Rate	Retiree TOTAL Contribution	Increase for Retiree
Retiree enrolled in CareFirst HMO, Spouse enrolled in Kaiser MedAdvantage Plan										
20+ Years	\$191.38	\$70.95	\$0.00	\$262.33	\$930.06	\$1,192.39	\$322.48	\$869.91	\$270.44	(\$8.11)
15-19 Years	\$434.96	\$161.24	\$0.00	\$596.20	\$596.19	\$1,192.39	\$322.48	\$869.91	\$486.43	\$109.77
10-14 Years	\$608.94	\$225.74	\$0.00	\$834.68	\$357.71	\$1,192.39	\$322.48	\$869.91	\$671.45	\$163.23
5-9 Years	\$782.92	\$290.23	\$0.00	\$1,073.15	\$119.24	\$1,192.39	\$322.48	\$869.91	\$832.56	\$240.59
Retiree + child(ren) enrolled in CareFirst HMO, Spouse enrolled in Kaiser MedAdvantage										
20+ Years	\$586.78	\$70.95	\$117.65	\$775.38	\$1,200.00	\$1,975.38	\$322.48	\$1,652.90	\$570.10	\$205.28
15-19 Years	\$826.45	\$161.24	\$154.36	\$1,142.05	\$833.33	\$1,975.38	\$322.48	\$1,652.90	\$826.61	\$315.44
10-14 Years	\$1,157.03	\$225.74	\$92.61	\$1,475.38	\$500.00	\$1,975.38	\$322.48	\$1,652.90	\$1,143.19	\$332.19
5-9 Years	\$1,487.61	\$290.23	\$30.87	\$1,808.71	\$166.67	\$1,975.38	\$322.48	\$1,652.90	\$1,357.48	\$451.23



2026 Plan Year Health Insurance Premiums and Contributions Retirees/Spouse/Child(ren) Not Medicare Eligible (Under 65) January 1 - December 31, 2026

2026				2025	2025 vs 2026
CareFirst High	Retiree Contribution Monthly	APS Contribution Monthly	CareFirst Total Rate Monthly	Retiree Contribution Monthly	Increase for Retiree
Retiree					
20+ Years	\$288.35	\$612.73	\$901.08	\$254.70	\$33.65
15-19 Years	\$450.54	\$450.54	\$901.08	\$397.96	\$52.58
10-14 Years	\$630.76	\$270.32	\$901.08	\$557.16	\$73.60
5-9 Years	\$810.97	\$90.11	\$901.08	\$716.35	\$94.62
Retiree + Spouse					
20+ Years	\$775.89	\$1,116.52	\$1,892.41	\$685.32	\$90.57
15-19 Years	\$1,059.08	\$833.33	\$1,892.41	\$919.33	\$139.75
10-14 Years	\$1,419.31	\$473.10	\$1,892.41	\$1,253.63	\$165.68
5-9 Years	\$1,725.74	\$166.67	\$1,892.41	\$1,504.35	\$221.39
Retiree + Child/Children					
20+ Years	\$701.98	\$1,010.16	\$1,712.14	\$620.02	\$81.96
15-19 Years	\$941.68	\$770.46	\$1,712.14	\$831.74	\$109.94
10-14 Years	\$1,284.10	\$428.04	\$1,712.14	\$1,134.20	\$149.90
5-9 Years	\$1,545.47	\$166.67	\$1,712.14	\$1,361.05	\$184.42
Retiree + Spouse + Child/Children					
20+ Years	\$1,503.45	\$1,200.00	\$2,703.45	\$1,050.66	\$452.79
15-19 Years	\$1,870.12	\$833.33	\$2,703.45	\$1,432.72	\$437.40
10-14 Years	\$2,203.45	\$500.00	\$2,703.45	\$1,910.29	\$293.16
5-9 Years	\$2,536.78	\$166.67	\$2,703.45	\$2,149.07	\$387.71



2026 Plan Year Health Insurance Premiums and Contributions Retirees/Spouse/Child(ren) Not Medicare Eligible (Under 65) January 1 - December 31, 2026

2026				2025	2025 vs 2026
CareFirst Low	Retiree Contribution Monthly	APS Contribution Monthly	CareFirst Total Rate Monthly	Retiree Contribution Monthly	Increase for Retiree
Retiree					
20+ Years	\$221.73	\$631.08	\$852.81	\$156.98	\$64.75
15-19 Years	\$426.40	\$426.41	\$852.81	\$301.88	\$124.52
10-14 Years	\$596.97	\$255.84	\$852.81	\$422.63	\$174.34
5-9 Years	\$767.53	\$85.28	\$852.81	\$543.38	\$224.15
Retiree + Spouse					
20+ Years	\$698.51	\$1,092.55	\$1,791.06	\$494.52	\$203.99
15-19 Years	\$985.08	\$805.98	\$1,791.06	\$697.40	\$287.68
10-14 Years	\$1,343.29	\$447.77	\$1,791.06	\$951.00	\$392.29
5-9 Years	\$1,624.39	\$166.67	\$1,791.06	\$1,141.20	\$483.19
Retiree + Child/Children					
20+ Years	\$631.97	\$988.46	\$1,620.43	\$447.41	\$184.56
15-19 Years	\$891.24	\$729.19	\$1,620.43	\$630.96	\$260.28
10-14 Years	\$1,215.32	\$405.11	\$1,620.43	\$860.40	\$354.92
5-9 Years	\$1,458.39	\$162.04	\$1,620.43	\$1,032.48	\$425.91
Retiree + Spouse + Child/Children					
20+ Years	\$1,358.63	\$1,200.00	\$2,558.63	\$760.80	\$597.83
15-19 Years	\$1,725.30	\$833.33	\$2,558.63	\$1,086.85	\$638.45
10-14 Years	\$2,058.63	\$500.00	\$2,558.63	\$1,449.14	\$609.49
5-9 Years	\$2,391.96	\$166.67	\$2,558.63	\$1,630.28	\$761.68



2026 Plan Year Health Insurance Premiums and Contributions Retirees/Spouse/Child(ren) Not Medicare Eligible (Under 65) January 1 - December 31, 2026

2026				2025	2025 vs 2026
CareFirst HMO	Retiree Contribution Monthly	APS Contribution Monthly	CareFirst Total Rate Monthly	Retiree Contribution Monthly	Increase for Retiree
Retiree					
20+ Years	\$191.38	\$678.53	\$869.91	\$150.94	\$40.44
15-19 Years	\$434.95	\$434.96	\$869.91	\$343.03	\$91.92
10-14 Years	\$608.94	\$260.97	\$869.91	\$480.25	\$128.69
5-9 Years	\$782.92	\$86.99	\$869.91	\$617.46	\$165.46
Retiree + Spouse					
20+ Years	\$648.56	\$1,178.38	\$1,826.94	\$499.32	\$149.24
15-19 Years	\$1,004.82	\$822.12	\$1,826.94	\$773.60	\$231.22
10-14 Years	\$1,370.20	\$456.74	\$1,826.94	\$1,054.91	\$315.29
5-9 Years	\$1,660.27	\$166.67	\$1,826.94	\$1,265.89	\$394.38
Retiree + Child/Children					
20+ Years	\$586.78	\$1,066.12	\$1,652.90	\$450.60	\$136.18
15-19 Years	\$909.09	\$743.81	\$1,652.90	\$698.12	\$210.97
10-14 Years	\$1,239.67	\$413.23	\$1,652.90	\$951.98	\$287.69
5-9 Years	\$1,487.61	\$165.29	\$1,652.90	\$1,142.37	\$345.24
Retiree + Spouse + Child/Children					
20+ Years	\$1,409.90	\$1,200.00	\$2,609.90	\$817.18	\$592.72
15-19 Years	\$1,776.57	\$833.33	\$2,609.90	\$1,235.03	\$541.54
10-14 Years	\$2,109.90	\$500.00	\$2,609.90	\$1,646.70	\$463.20
5-9 Years	\$2,443.23	\$166.67	\$2,609.90	\$1,852.53	\$590.70