Arlington Public Schools
Monthly Retiree Health Insurance Rates
January 1 - December 31, 2026

UnitedHealthcare

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

UHC MedAdv with CF HIGH	2026 TOTAL Monthly Retiree Rate	2026 TOTAL Monthly Dependent(s) Rate	Cap Adjustment	2026 TOTAL Monthly Retiree and Dependent(s) Rate	2026 Monthly APS Contribution	2026 Total Monthly Insurance Premium	2025 TOTAL Monthly Retiree + Dependent(s) Rate	2025 vs 2026
Retiree 65+								
Retiree enrolled with UHC Medicare Advantage								
20+ Years	$103.15	$0.00	$0.00	$103.15	$265.25	$368.40	*$66.92*	$36.23
15 - 19 Years	$184.20	$0.00	$0.00	$184.20	$184.20	$368.40	*$119.50*	$64.70
10 - 14 Years	$257.88	$0.00	$0.00	$257.88	$110.52	$368.40	*$167.30*	$90.58
5 - 9 Years	$331.56	$0.00	$0.00	$331.56	$36.84	$368.40	*$215.10*	$116.46
Retiree 65+ and Spouse under 65								
Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with CareFirst High								
20+ Years	$103.15	$450.54	$0.00	$553.69	$715.79	$1,269.48	*$464.88*	$88.81
15 - 19 Years	$184.20	$540.65	$0.00	$724.85	$544.63	$1,269.48	*$597.06*	$127.79
10 - 14 Years	$257.88	$720.86	$0.00	$978.74	$290.74	$1,269.48	*$804.05*	$174.69
5 - 9 Years	$331.56	$810.97	$0.00	$1,142.53	$126.95	$1,269.48	*$931.45*	$211.08
Retiree 65+ and 1 Child								
Retiree enrolled with UHC Medicare Advantage; Child enrolled with Carefirst High								
20+ Years	$103.15	$450.54	$0.00	$553.69	$715.79	$1,269.48	*$464.88*	$88.81
15 - 19 Years	$184.20	$540.65	$0.00	$724.85	$544.63	$1,269.48	*$597.06*	$127.79
10 - 14 Years	$257.88	$720.86	$0.00	$978.74	$290.74	$1,269.48	*$804.05*	$174.69
5 - 9 Years	$331.56	$810.97	$0.00	$1,142.53	$126.95	$1,269.48	*$931.45*	$211.08
Retiree 65+ and 2 or more Children								
Retiree enrolled with UHC Medicare Advantage; Children enrolled with Carefirst High								
20+ Years	$103.15	$856.07	$0.00	$959.22	$1,121.32	$2,080.54	*$823.06*	$136.16
15 - 19 Years	$184.20	$1,027.28	$35.73	$1,247.21	$833.33	$2,080.54	*$1,026.87*	$220.34
10 - 14 Years	$257.88	$1,369.71	$0.00	$1,627.59	$452.95	$2,080.54	*$1,377.12*	$250.47
5 - 9 Years	$331.56	$1,540.93	$41.38	$1,913.87	$166.67	$2,080.54	*$1,576.15*	$337.72
Retiree 65+, Spouse under 65, and Child(ren)								
Retiree enrolled w/ UHC Medicare Advantage Spouse enrolled w/ CareFirst High, Child(ren) enrolled w/ CareFirst High								
20+ Years	$103.15	$856.07	$0.00	$959.22	$1,121.32	$2,080.54	*$823.06*	$136.16
15 - 19 Years	$184.20	$1,027.28	$35.73	$1,247.21	$833.33	$2,080.54	*$1,026.87*	$220.34
10 - 14 Years	$257.88	$1,369.71	$0.00	$1,627.59	$452.95	$2,080.54	*$1,377.12*	$250.47
5 - 9 Years	$331.56	$1,540.93	$41.38	$1,913.87	$166.67	$2,080.54	*$1,576.15*	$337.72
Retiree 65+ and Spouse 65+								
Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage								
20+ Years	$103.15	$184.20	$0.00	$287.35	$449.45	$736.80	*$186.42*	$100.93
15 - 19 Years	$184.20	$221.04	$0.00	$405.24	$331.56	$736.80	*$262.90*	$142.34
10 - 14 Years	$257.88	$294.72	$0.00	$552.60	$184.20	$736.80	*$358.50*	$194.10
5 - 9 Years	$331.56	$331.56	$0.00	$663.12	$73.68	$736.80	*$430.20*	$232.92
Retiree 65+, Spouse 65+, and 1 Child								
Retiree enrolled w/UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, 1 Child enrolled w/ CareFirst High								
20+ Years	$103.15	$634.74	$0.00	$737.89	$899.99	$1,637.88	*$584.38*	$153.51
15 - 19 Years	$184.20	$761.69	$0.00	$945.89	$691.99	$1,637.88	*$740.46*	$205.43
10 - 14 Years	$257.88	$1,015.58	$0.00	$1,273.46	$364.42	$1,637.88	*$995.25*	$278.21
5 - 9 Years	$331.56	$1,142.53	$0.00	$1,474.09	$163.79	$1,637.88	*$1,146.55*	$327.54
Retiree 65+, Spouse 65+, and 2 or more Children								
Retiree enrolled w/ UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, Children enrolled w/ CareFirst High								
20+ Years	$103.15	$1,040.27	$105.52	$1,248.94	$1,200.00	$2,448.94	*$942.56*	$306.38
15 - 19 Years	$184.20	$1,248.32	$183.09	$1,615.61	$833.33	$2,448.94	*$1,170.27*	$445.34
10 - 14 Years	$257.88	$1,664.43	$26.63	$1,948.94	$500.00	$2,448.94	*$1,568.32*	$380.62
5 - 9 Years	$331.56	$1,872.49	$78.22	$2,282.27	$166.67	$2,448.94	*$1,791.25*	$491.02
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	$103.15	$368.40	$0.00	$471.55	$633.65	$1,105.20	*$305.92*	$165.63
15 - 19 Years	$184.20	$442.08	$0.00	$626.28	$478.92	$1,105.20	*$406.30*	$219.98
10 - 14 Years	$257.88	$589.44	$0.00	$847.32	$257.88	$1,105.20	*$549.70*	$297.62
5 - 9 Years	$331.56	$663.12	$0.00	$994.68	$110.52	$1,105.20	*$645.30*	$349.38

**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 - December 31, 2026

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

UHC MedAdv with CF LOW	2026 TOTAL Monthly Retiree Rate	2026 TOTAL Monthly Dependent(s) Rate	Cap Adjustment	2026 TOTAL Monthly Retiree and Dependent(s) Rate	2026 Monthly APS Contribution	2026 Total Monthly Insurance Premium	2025 TOTAL Monthly Retiree + Dependent(s) Rate	2025 vs 2026
Retiree 65+								
Retiree enrolled with UHC Medicare Advantage								
20+ Years	$103.15	$0.00	$0.00	$103.15	$265.25	$368.40	*$66.92*	$36.23
15 - 19 Years	$184.20	$0.00	$0.00	$184.20	$184.20	$368.40	*$119.50*	$64.70
10 - 14 Years	$257.88	$0.00	$0.00	$257.88	$110.52	$368.40	*$167.30*	$90.58
5 - 9 Years	$331.56	$0.00	$0.00	$331.56	$36.84	$368.40	*$215.10*	$116.46
Retiree 65+ and Spouse under 65								
Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with CareFirst HMO								
20+ Years	$103.15	$426.41	$0.00	$529.56	$691.66	$1,221.21	*$368.80*	$160.76
15 - 19 Years	$184.20	$511.69	$0.00	$695.89	$525.32	$1,221.21	*$481.76*	$214.13
10 - 14 Years	$257.88	$682.25	$0.00	$940.13	$281.08	$1,221.21	*$650.31*	$289.82
5 - 9 Years	$331.56	$767.53	$0.00	$1,099.09	$122.12	$1,221.21	*$758.48*	$340.61
Retiree 65+ and 1 Child								
Retiree enrolled with UHC Medicare Advantage; Child enrolled with Carefirst Low								
20+ Years	$103.15	$426.41	$0.00	$529.56	$691.66	$1,221.21	*$368.80*	$160.76
15 - 19 Years	$184.20	$511.69	$0.00	$695.89	$525.32	$1,221.21	*$481.76*	$214.13
10 - 14 Years	$257.88	$682.25	$0.00	$940.13	$281.08	$1,221.21	*$650.31*	$289.82
5 - 9 Years	$331.56	$767.53	$0.00	$1,099.09	$122.12	$1,221.21	*$758.48*	$340.61
Retiree 65+ and 2 or more Children								
Retiree enrolled with UHC Medicare Advantage; Children enrolled with Carefirst Low								
20+ Years	$103.15	$810.22	$0.00	$913.37	$1,075.47	$1,988.83	*$640.53*	$272.84
15 - 19 Years	$184.20	$972.26	$0.00	$1,156.46	$832.37	$1,988.83	*$807.81*	$348.65
10 - 14 Years	$257.88	$1,296.34	$0.00	$1,554.22	$434.61	$1,988.83	*$1,085.06*	$469.16
5 - 9 Years	$331.56	$1,458.39	$32.21	$1,822.16	$166.67	$1,988.83	*$1,247.58*	$574.58
Retiree 65+, Spouse under 65, and Child(ren)								
Retiree enrolled w/ UHC Medicare Advantage Spouse enrolled w/ CareFirst HMO, Child(ren) enrolled w/ CareFirst Low								
20+ Years	$103.15	$810.22	$0.00	$913.37	$1,075.47	$1,988.83	*$640.53*	$272.84
15 - 19 Years	$184.20	$972.26	$0.00	$1,156.46	$832.37	$1,988.83	*$807.81*	$348.65
10 - 14 Years	$257.88	$1,296.34	$0.00	$1,554.22	$434.61	$1,988.83	*$1,085.06*	$469.16
5 - 9 Years	$331.56	$1,458.39	$32.21	$1,822.16	$166.67	$1,988.83	*$1,247.58*	$574.58
Retiree 65+ and Spouse 65+								
Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage								
20+ Years	$103.15	$184.20	$0.00	$287.35	$449.45	$736.80	*$186.42*	$100.93
15 - 19 Years	$184.20	$221.04	$0.00	$405.24	$331.56	$736.80	*$262.90*	$142.34
10 - 14 Years	$257.88	$294.72	$0.00	$552.60	$184.20	$736.80	*$358.50*	$194.10
5 - 9 Years	$331.56	$331.56	$0.00	$663.12	$73.68	$736.80	*$430.20*	$232.92
Retiree 65+, Spouse 65+, and 1 Child								
Retiree enrolled w/UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, 1 Child enrolled w/ CareFirst Low								
20+ Years	$103.15	$610.61	$0.00	$713.76	$875.86	$1,589.61	*$488.30*	$225.46
15 - 19 Years	$184.20	$732.73	$0.00	$916.93	$672.68	$1,589.61	*$625.16*	$291.77
10 - 14 Years	$257.88	$976.97	$0.00	$1,234.85	$354.76	$1,589.61	*$841.51*	$393.34
5 - 9 Years	$331.56	$1,099.09	$0.00	$1,430.65	$158.96	$1,589.61	*$973.58*	$457.07
Retiree 65+, Spouse 65+, and 2 or more Children								
Retiree enrolled w/ UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, Children enrolled w/ CareFirst Low								
20+ Years	$103.15	$994.42	$59.67	$1,157.23	$1,200.00	$2,357.23	*$760.03*	$397.20
15 - 19 Years	$184.20	$1,193.30	$146.40	$1,523.90	$833.33	$2,357.23	*$951.21*	$572.69
10 - 14 Years	$257.88	$1,591.06	$8.29	$1,857.23	$500.00	$2,357.23	*$1,276.26*	$580.97
5 - 9 Years	$331.56	$1,789.95	$69.05	$2,190.56	$166.67	$2,357.23	*$1,462.68*	$727.88
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	$103.15	$368.40	$0.00	$471.55	$633.65	$1,105.20	*$305.92*	$165.63
15 - 19 Years	$184.20	$442.08	$0.00	$626.28	$478.92	$1,105.20	*$406.30*	$219.98
10 - 14 Years	$257.88	$589.44	$0.00	$847.32	$257.88	$1,105.20	*$549.70*	$297.62
5 - 9 Years	$331.56	$663.12	$0.00	$994.68	$110.52	$1,105.20	*$645.30*	$349.38

**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 - December 31, 2026

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

UHC MedAdv with CF HMO	2026 TOTAL Monthly Retiree Rate	2026 TOTAL Monthly Dependent(s) Rate	Cap Adjustment	2026 TOTAL Monthly Retiree and Dependent(s) Rate	2026 Monthly APS Contribution	2026 Total Monthly Insurance Premium	2025 TOTAL Monthly Retiree + Dependent(s) Rate	2025 vs 2026
Retiree 65+								
Retiree enrolled with UHC Medicare Advantage								
20+ Years	$103.15	$0.00	$0.00	$103.15	$265.25	$368.40	*$66.92*	$36.23
15 - 19 Years	$184.20	$0.00	$0.00	$184.20	$184.20	$368.40	*$119.50*	$64.70
10 - 14 Years	$257.88	$0.00	$0.00	$257.88	$110.52	$368.40	*$167.30*	$90.58
5 - 9 Years	$331.56	$0.00	$0.00	$331.56	$36.84	$368.40	*$215.10*	$116.46
Retiree 65+ and Spouse under 65								
Retiree enrolled with UHC Medicare Advantage; Spouse enrolled with CareFirst HMO								
20+ Years	$103.15	$434.96	$0.00	$538.11	$700.21	$1,238.31	*$409.96*	$128.15
15 - 19 Years	$184.20	$521.95	$0.00	$706.15	$532.16	$1,238.31	*$531.15*	$175.00
10 - 14 Years	$257.88	$695.93	$0.00	$953.81	$284.50	$1,238.31	*$716.16*	$237.65
5 - 9 Years	$331.56	$782.92	$0.00	$1,114.48	$123.83	$1,238.31	*$832.57*	$281.91
Retiree 65+ and 1 Child								
Retiree enrolled with UHC Medicare Advantage; Child enrolled with Carefirst HMO								
20+ Years	$103.15	$434.96	$0.00	$538.11	$700.21	$1,238.31	*$409.96*	$128.15
15 - 19 Years	$184.20	$521.95	$0.00	$706.15	$532.16	$1,238.31	*$531.15*	$175.00
10 - 14 Years	$257.88	$695.93	$0.00	$953.81	$284.50	$1,238.31	*$716.16*	$237.65
5 - 9 Years	$331.56	$782.92	$0.00	$1,114.48	$123.83	$1,238.31	*$832.57*	$281.91
Retiree 65+ and 2 or more Children								
Retiree enrolled with UHC Medicare Advantage; Children enrolled with Carefirst HMO								
20+ Years	$103.15	$826.45	$0.00	$929.60	$1,091.70	$2,021.30	*$701.57*	$228.03
15 - 19 Years	$184.20	$991.74	$12.03	$1,187.97	$833.33	$2,021.30	*$881.08*	$306.89
10 - 14 Years	$257.88	$1,322.32	$0.00	$1,580.20	$441.10	$2,021.30	*$1,182.74*	$397.46
5 - 9 Years	$331.56	$1,487.61	$35.46	$1,854.63	$166.67	$2,021.30	*$1,357.47*	$497.16
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	$103.15	$826.45	$0.00	$929.60	$1,091.70	$2,021.30	*$701.57*	$228.03
15 - 19 Years	$184.20	$991.74	$12.03	$1,187.97	$833.33	$2,021.30	*$881.08*	$306.89
10 - 14 Years	$257.88	$1,322.32	$0.00	$1,580.20	$441.10	$2,021.30	*$1,182.74*	$397.46
5 - 9 Years	$331.56	$1,487.61	$35.46	$1,854.63	$166.67	$2,021.30	*$1,357.47*	$497.16
Retiree 65+ and Spouse 65+								
Retiree enrolled with UHC Medicare Advantage, Spouse enrolled with UHC Medicare Advantage								
20+ Years	$103.15	$184.20	$0.00	$287.35	$449.45	$736.80	*$186.42*	$100.93
15 - 19 Years	$184.20	$221.04	$0.00	$405.24	$331.56	$736.80	*$262.90*	$142.34
10 - 14 Years	$257.88	$294.72	$0.00	$552.60	$184.20	$736.80	*$358.50*	$194.10
5 - 9 Years	$331.56	$331.56	$0.00	$663.12	$73.68	$736.80	*$430.20*	$232.92
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	$103.15	$619.16	$0.00	$722.31	$884.41	$1,606.71	*$529.46*	$192.85
15 - 19 Years	$184.20	$742.99	$0.00	$927.19	$679.52	$1,606.71	*$674.55*	$252.64
10 - 14 Years	$257.88	$990.65	$0.00	$1,248.53	$358.18	$1,606.71	*$907.36*	$341.17
5 - 9 Years	$331.56	$1,114.48	$0.00	$1,446.04	$160.67	$1,606.71	*$1,047.67*	$398.37
Retiree 65+, Spouse 65+, and 2 or more Children								
Retiree enrolled w/ UHC Medicare Advantage, Spouse enrolled w/ UHC Medicare Advantage, Children enrolled w/ CareFirst HMO								
20+ Years	$103.15	$1,010.65	$75.90	$1,189.70	$1,200.00	$2,389.70	*$821.07*	$368.63
15 - 19 Years	$184.20	$1,212.78	$159.39	$1,556.37	$833.33	$2,389.70	*$1,024.48*	$531.89
10 - 14 Years	$257.88	$1,617.04	$14.78	$1,889.70	$500.00	$2,389.70	*$1,373.94*	$515.76
5 - 9 Years	$331.56	$1,819.17	$72.30	$2,223.03	$166.67	$2,389.70	*$1,572.57*	$650.46
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	$103.15	$368.40	$0.00	$471.55	$633.65	$1,105.20	*$305.92*	$165.63
15 - 19 Years	$184.20	$442.08	$0.00	$626.28	$478.92	$1,105.20	*$406.30*	$219.98
10 - 14 Years	$257.88	$589.44	$0.00	$847.32	$257.88	$1,105.20	*$549.70*	$297.62
5 - 9 Years	$331.56	$663.12	$0.00	$994.68	$110.52	$1,105.20	*$645.30*	$349.38

**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.