



2024 Baltimore County Retiree Private Medicare Exchange / Retiree First - Monthly Contribution Rates

All Medicare Advantage, Supplemental, and Prescription plan enrollments are administered by Retiree First. Please refer to the Retiree First guide and carrier materials for plan information.

Baltimore County Contributions to rates are based on date of hire, date of retirement, and creditable years of service (YOS). Please refer to the area of the chart that corresponds to your employment dates and service.

Total Monthly Premium (before County subsidy)

County Subsidy and Individual Monthly Premiums for those Retired Prior to July 1, 2007	
YOS	Retiree Monthly \$
ALL	County Monthly \$

BCG Medicare Subsidy

75.0%	
-------	--

County Subsidy and Individual Monthly Costs for those Retired on or After July 1, 2007 & Hired Prior to July 1, 2007

Total Monthly Premium (before County subsidy)

YOS	BCG Medicare Subsidy %	Individual Monthly \$	County Monthly \$
30 & 25PS *	70.0%	\$91.03	\$75.44
29	67.5%	\$98.62	\$81.75
28	65.0%	\$106.21	\$88.01
27	62.5%	\$113.79	\$94.30
26	60.0%	\$121.38	\$100.59
25	57.5%	\$128.97	\$106.87
24	55.0%	\$136.55	\$113.16
23	53.0%	\$142.62	\$118.19
22	51.0%	\$148.69	\$123.22
21	49.0%	\$154.76	\$128.25
20	47.0%	\$160.83	\$133.28
19	42.5%	\$174.48	\$144.60
18	40.0%	\$182.07	\$150.88
17	37.5%	\$189.66	\$157.17
16	35.0%	\$197.24	\$163.46
15	32.5%	\$204.83	\$169.74
14	30.0%	\$212.42	\$176.03

** AARP Rates are unique to each State. The State of MD rates have been used for this calculation. Other States will vary slightly.

Medicare Advantage Plans (Bundled Medical & Prescription)			
Cigna True Choice (PPO) Medicare	MAPD Medical/Rx	MAPD Medical/Rx	KAISER MAPD Medical/Rx
PLAN 1A HIGH	PLAN 1A MID	PLAN 1C LOW	
\$303.46	\$251.48	\$235.39	\$269.12

Medicare Advantage Plans (Bundled Medical & Prescription)			
Cigna True Choice (PPO) Medicare	MAPD Medical/Rx	MAPD Medical/Rx	KAISER MAPD Medical/Rx
PLAN 1A HIGH	PLAN 1B MID	PLAN 1C LOW	
\$75.86	\$62.87	\$58.84	\$67.28
\$227.60	\$188.61	\$176.55	\$201.84

Medicare Advantage Plans (Bundled Medical & Prescription)			
Cigna True Choice (PPO) Medicare	MAPD Medical/Rx	MAPD Medical/Rx	KAISER MAPD Medical/Rx
PLAN 1A HIGH	PLAN 1B MID	PLAN 1C LOW	
\$303.46	\$251.48	\$235.39	\$269.12
\$91.03	\$75.44	\$70.61	\$80.73
\$212.43	\$176.04	\$164.78	\$188.39
\$98.62	\$81.75	\$76.50	\$87.46
\$204.84	\$169.75	\$158.89	\$181.66
\$106.21	\$88.01	\$82.38	\$94.19
\$197.25	\$163.47	\$153.01	\$174.93
\$113.79	\$94.30	\$88.27	\$100.92
\$189.67	\$157.18	\$147.12	\$168.20
\$121.38	\$100.59	\$94.15	\$107.64
\$182.08	\$150.89	\$141.24	\$161.48
\$128.97	\$106.87	\$100.04	\$114.37
\$174.49	\$144.61	\$135.35	\$154.75
\$136.55	\$113.16	\$105.92	\$121.10
\$166.91	\$138.32	\$129.47	\$148.02
\$142.62	\$118.19	\$110.63	\$126.48
\$160.84	\$133.29	\$124.76	\$142.64
\$148.69	\$123.22	\$115.34	\$131.86
\$154.77	\$128.26	\$120.05	\$137.26
\$154.76	\$128.25	\$120.04	\$137.25
\$148.70	\$123.23	\$115.35	\$131.87
\$160.83	\$133.28	\$124.75	\$142.63
\$142.63	\$118.20	\$110.64	\$126.49
\$174.48	\$144.60	\$135.34	\$154.74
\$128.98	\$108.88	\$100.05	\$114.38
\$182.07	\$150.88	\$141.23	\$161.47
\$121.39	\$100.60	\$94.16	\$107.65
\$189.66	\$157.17	\$147.11	\$168.20
\$113.80	\$94.31	\$88.28	\$100.92
\$197.24	\$163.46	\$153.00	\$174.92
\$106.22	\$88.02	\$82.39	\$94.20
\$204.83	\$169.74	\$158.88	\$181.65
\$98.63	\$81.74	\$76.51	\$87.47
\$212.42	\$176.03	\$164.77	\$188.38
\$91.04	\$75.45	\$70.62	\$80.74

Supplemental Plans		
Cigna Surround Medical	United American Medical	PLAN 3
PLAN 2	PLAN 3	
\$275.23	\$127.00	\$127.00

Supplemental Plans		
Cigna Surround Medical	United American Medical	PLAN 3
PLAN 2	PLAN 3	
\$68.80	\$31.75	\$95.25
\$206.43	\$95.25	

Supplemental Plans		
Cigna Surround Medical	United American Medical	PLAN 3
PLAN 2	PLAN 3	
\$275.23	\$127.00	\$127.00
\$82.56	\$38.10	\$88.90
\$192.67	\$88.90	\$71.64
\$89.44	\$41.27	\$33.25
\$185.79	\$85.73	\$69.08
\$96.33	\$44.45	\$35.81
\$178.90	\$82.55	\$66.52
\$73.01	\$45.39	\$38.37
\$172.02	\$79.38	\$63.96
\$110.09	\$50.80	\$40.93
\$165.14	\$76.20	\$61.40
\$116.97	\$53.97	\$43.49
\$158.26	\$73.03	\$58.84
\$123.85	\$71.55	\$46.04
\$151.38	\$69.85	\$56.29
\$129.35	\$59.69	\$48.09
\$145.88	\$67.31	\$54.24
\$134.86	\$62.23	\$50.14
\$140.37	\$64.77	\$52.19
\$140.36	\$64.77	\$52.18
\$134.87	\$62.23	\$50.15
\$145.87	\$67.31	\$54.23
\$129.36	\$59.69	\$48.10
\$158.25	\$73.02	\$58.83
\$116.98	\$53.98	\$43.50
\$165.13	\$76.20	\$61.39
\$110.10	\$60.80	\$40.94
\$172.01	\$79.37	\$63.95
\$103.22	\$47.63	\$38.38
\$178.89	\$82.55	\$66.51
\$96.34	\$44.45	\$38.82
\$185.78	\$85.72	\$69.07
\$89.45	\$41.28	\$33.26
\$192.66	\$98.90	\$71.63
\$82.57	\$38.10	\$30.70

Stand Alone Prescription (mix and match with Supplemental)				
CIGNA Medicare Prescription	PLAN A High	PLAN B Mid	PLAN C Low	AARP** Medicare Prescription
PLAN A High	\$194.71	\$121.05	\$102.33	\$62.40
PLAN B Mid	\$136.30	\$36.31	\$30.69	\$18.72
PLAN C Low	\$63.28	\$39.34	\$33.25	\$20.28
PLAN A High	\$48.67	\$30.26	\$25.58	\$15.60
PLAN B Mid	\$146.04	\$90.79	\$76.75	\$46.80

Stand Alone Prescription (mix and match with Supplemental)				
CIGNA Medicare Prescription	PLAN A High	PLAN B Mid	PLAN C Low	AARP** Medicare Prescription
PLAN A High	\$194.71	\$121.05	\$102.33	\$62.40
PLAN B Mid	\$136.30	\$36.31	\$30.69	\$18.72
PLAN C Low	\$63.28	\$39.34	\$33.25	\$20.28
PLAN A High	\$48.67	\$30.26	\$25.58	\$15.60
PLAN B Mid	\$146.04	\$90.79	\$76.75	\$46.80

Stand Alone Prescription (mix and match with Supplemental)				
CIGNA Medicare Prescription	PLAN A High	PLAN B Mid	PLAN C Low	AARP** Medicare Prescription
PLAN A High	\$194.71	\$121.05	\$102.33	\$62.40
PLAN B Mid	\$136.30	\$36.31	\$30.69	\$18.72
PLAN C Low	\$63.28	\$39.34	\$33.25	\$20.28
PLAN A High	\$48.67	\$30.26	\$25.58	\$15.60
PLAN B Mid	\$146.04	\$90.79	\$76.75	\$46.80
PLAN A High	\$121.70	\$75.66	\$63.96	\$39.00
PLAN B Mid	\$77.88	\$48.42	\$40.93	\$24.96
PLAN C Low	\$116.83	\$72.63	\$61.40	\$37.44
PLAN A High	\$82.75	\$51.44	\$43.49	\$26.52
PLAN B Mid	\$111.96	\$69.61	\$58.84	\$36.88
PLAN C Low	\$87.61	\$54.47	\$46.04	\$28.08
PLAN A High	\$107.10	\$66.58	\$56.29	\$34.32
PLAN B Mid	\$91.51	\$56.89	\$48.09	\$29.32
PLAN C Low	\$103.20	\$64.16	\$54.24	\$33.08
PLAN A High	\$95.40	\$59.31	\$50.14	\$30.57
PLAN B Mid	\$99.31	\$61.74	\$52.19	\$31.83
PLAN C Low	\$99.30	\$61.73	\$52.18	\$31.82
PLAN A High	\$95.41	\$59.32	\$50.15	\$30.58
PLAN B Mid	\$103.19	\$64.15	\$54.23	\$33.07
PLAN C Low	\$91.52	\$56.88	\$48.10	\$29.33
PLAN A High	\$111.95	\$69.60	\$58.83	\$35.88
PLAN B Mid	\$82.76	\$51.45	\$43.50	\$26.52
PLAN C Low	\$116.82	\$72.63	\$61.39	\$37.44
PLAN A High	\$77.89	\$48.42	\$40.94	\$24.96
PLAN B Mid	\$121.69	\$75.65	\$63.95	\$39.00
PLAN C Low	\$73.02	\$46.40	\$38.38	\$23.40
PLAN A High	\$126.56	\$78.68	\$66.51	\$40.56
PLAN B Mid	\$68.15	\$42.37	\$38.82	\$21.84
PLAN C Low	\$131.42	\$81.70	\$69.07	\$42.12
PLAN A High	\$63.29	\$39.35	\$33.26	\$20.28
PLAN B Mid	\$136.29	\$84.73	\$71.63	\$43.68
PLAN C Low	\$58.42	\$36.32	\$30.70	\$18.72



2024 Baltimore County Retiree Private Medicare Exchange / Retiree First - Monthly Contribution Rates

County Subsidy and Individual Monthly Costs for those Retired on or After July 1, 2007 & Hired Prior to July 1, 2007

Total Monthly Premium (before County subsidy)		BCG Medicare Subsidy %
YOS		
13	Individual Monthly \$ County Monthly \$	27.5%
12	Individual Monthly \$ County Monthly \$	25.0%
11	Individual Monthly \$ County Monthly \$	22.5%
10	Individual Monthly \$ County Monthly \$	20.0%

County Subsidy and Individual Monthly Costs for those Hired & Retired on or After July 1, 2007

YOS	Total Monthly Premium (before County Subsidy)		Supplemental	Rx
	BCG Medicare Flat \$	County Contribution		
18	Ret	\$ 182.67	\$ 148.42	\$ 34.25
	Dep	\$ 92.14	\$ 74.86	\$ 17.28
17	Ret	\$ 172.52	\$ 140.17	\$ 32.35
	Dep	\$ 87.02	\$ 70.70	\$ 16.32
16	Ret	\$ 162.38	\$ 131.93	\$ 30.45
	Dep	\$ 81.90	\$ 66.54	\$ 15.36
15	Ret	\$ 152.23	\$ 123.68	\$ 28.55
	Dep	\$ 76.78	\$ 62.38	\$ 14.40
14	Ret	\$ 142.08	\$ 115.44	\$ 26.64
	Dep	\$ 71.66	\$ 58.22	\$ 13.44
13	Ret	\$ 131.93	\$ 107.19	\$ 24.74
	Dep	\$ 66.55	\$ 54.07	\$ 12.48
12	Ret	\$ 121.79	\$ 98.95	\$ 22.84
	Dep	\$ 61.43	\$ 49.91	\$ 11.52
11	Ret	\$ 111.64	\$ 90.70	\$ 20.94
	Dep	\$ 56.31	\$ 45.75	\$ 10.56
10	Ret	\$ 101.49	\$ 82.46	\$ 19.03
	Dep	\$ 51.19	\$ 41.59	\$ 9.60

** AARP Rates are unique to each State. The State of MD rates have been used for this calculation. Other States will vary slightly.

Medicare Advantage Plans (Bundled Medical & Prescription)			
Cigna Surround Medical	Cigna True Choice (PPO) Medicare		KAISER
	MAPD Medical/Rx	MAPD Medical/Rx	MAPD Medical/Rx
\$275.23	PLAN 1A HIGH \$303.46	PLAN 1B MID \$251.48	PLAN 1C LOW \$235.39
\$199.54	\$220.00	\$182.32	\$170.65
\$75.69	\$83.46	\$69.16	\$64.74
\$206.42	\$227.59	\$188.61	\$176.54
\$68.81	\$75.87	\$62.87	\$58.85
\$213.30	\$235.18	\$194.89	\$182.42
\$61.93	\$68.28	\$56.59	\$52.97
\$220.18	\$242.76	\$201.18	\$188.31
\$55.05	\$60.70	\$50.30	\$47.08
			\$53.83

Medicare Advantage Plans (Bundled Medical & Prescription)			
Cigna Surround Medical	Cigna True Choice (PPO) Medicare		KAISER
	MAPD Medical/Rx	MAPD Medical/Rx	MAPD Medical/Rx
\$275.23	PLAN 1A HIGH \$303.46	PLAN 1B MID \$251.48	PLAN 1C LOW \$235.39
\$126.81	\$120.79	\$68.81	\$52.72
\$148.42	\$182.67	\$182.67	\$182.67
\$200.37	\$211.32	\$159.34	\$143.25
\$74.86	\$92.14	\$92.14	\$92.14
\$135.06	\$130.94	\$78.96	\$62.87
\$140.17	\$172.52	\$172.52	\$172.52
\$0.00	\$216.44	\$164.46	\$148.37
\$56.30	\$87.02	\$87.02	\$87.02
\$0.00	\$141.08	\$89.10	\$73.01
\$131.93	\$162.38	\$162.38	\$162.38
\$60.46	\$221.56	\$169.58	\$153.49
\$66.54	\$81.90	\$81.90	\$81.90
\$3.32	\$151.23	\$99.25	\$83.16
\$123.68	\$152.23	\$152.23	\$152.23
\$64.62	\$226.68	\$174.70	\$158.61
\$62.38	\$76.78	\$76.78	\$76.78
\$11.56	\$161.38	\$109.40	\$93.31
\$115.44	\$142.08	\$142.08	\$142.08
\$68.78	\$231.80	\$179.82	\$163.73
\$58.22	\$71.66	\$71.66	\$71.66
\$19.81	\$171.53	\$119.55	\$103.46
\$107.19	\$131.93	\$131.93	\$131.93
\$72.93	\$236.91	\$184.93	\$168.84
\$54.07	\$66.55	\$66.55	\$66.55
\$28.05	\$181.67	\$129.69	\$113.60
\$98.95	\$121.79	\$121.79	\$121.79
\$77.09	\$242.03	\$190.05	\$173.96
\$36.30	\$61.43	\$61.43	\$61.43
\$90.70	\$191.82	\$139.84	\$123.75
\$81.25	\$111.64	\$111.64	\$111.64
\$45.75	\$247.15	\$195.17	\$179.08
\$44.54	\$56.31	\$56.31	\$56.31
\$44.54	\$201.97	\$149.99	\$133.90
\$82.46	\$101.49	\$101.49	\$101.49
\$85.41	\$252.27	\$200.29	\$184.20
\$41.59	\$51.19	\$51.19	\$51.19

Supplemental Plans			
Cigna Surround Medical	United American Medical	PLAN 2	PLAN 3
\$275.23	\$127.00	\$127.00	\$127.00
\$199.54	\$92.07	\$92.07	\$92.07
\$75.69	\$34.93	\$34.93	\$34.93
\$206.42	\$95.25	\$95.25	\$95.25
\$68.81	\$31.75	\$31.75	\$31.75
\$213.30	\$98.42	\$98.42	\$98.42
\$61.93	\$28.58	\$28.58	\$28.58
\$220.18	\$101.60	\$101.60	\$101.60
\$55.05	\$25.40	\$25.40	\$25.40

Supplemental Plans			
Cigna Surround Medical	United American Medical	PLAN 2	PLAN 3
\$275.23	\$127.00	\$127.00	\$127.00
\$126.81	\$0.00	\$0.00	\$0.00
\$148.42	\$148.42	\$148.42	\$148.42
\$200.37	\$52.14	\$52.14	\$52.14
\$74.86	\$74.86	\$74.86	\$74.86
\$135.06	\$0.00	\$0.00	\$0.00
\$140.17	\$140.17	\$140.17	\$140.17
\$204.53	\$56.30	\$56.30	\$56.30
\$70.70	\$70.70	\$70.70	\$70.70
\$143.30	\$0.00	\$0.00	\$0.00
\$131.93	\$131.93	\$131.93	\$131.93
\$208.69	\$60.46	\$60.46	\$60.46
\$66.54	\$66.54	\$66.54	\$66.54
\$151.55	\$3.32	\$3.32	\$3.32
\$123.68	\$123.68	\$123.68	\$123.68
\$212.85	\$64.62	\$64.62	\$64.62
\$62.38	\$62.38	\$62.38	\$62.38
\$159.79	\$11.56	\$11.56	\$11.56
\$115.44	\$115.44	\$115.44	\$115.44
\$217.01	\$68.78	\$68.78	\$68.78
\$58.22	\$58.22	\$58.22	\$58.22
\$168.04	\$19.81	\$19.81	\$19.81
\$107.19	\$107.19	\$107.19	\$107.19
\$221.16	\$72.93	\$72.93	\$72.93
\$54.07	\$54.07	\$54.07	\$54.07
\$176.28	\$28.05	\$28.05	\$28.05
\$98.95	\$98.95	\$98.95	\$98.95
\$225.32	\$77.09	\$77.09	\$77.09
\$49.91	\$49.91	\$49.91	\$49.91
\$36.30	\$36.30	\$36.30	\$36.30
\$90.70	\$90.70	\$90.70	\$90.70
\$229.48	\$81.25	\$81.25	\$81.25
\$45.75	\$45.75	\$45.75	\$45.75
\$44.54	\$44.54	\$44.54	\$44.54
\$82.46	\$82.46	\$82.46	\$82.46
\$233.64	\$85.41	\$85.41	\$85.41
\$41.59	\$41.59	\$41.59	\$41.59

Stand Alone Prescription (mix and match with Supplemental)					
Cigna Medicare Prescription	CIGNA Medicare Prescription		CIGNA Medicare Prescription		AARP** Medicare Prescription
	PLAN A High	PLAN B Mid	PLAN C Low	PLAN D Saver	PLAN E Walgreens
\$194.71	\$121.05	\$102.33	\$62.40	\$54.20	\$54.20
\$141.16	\$87.76	\$74.18	\$45.24	\$39.29	\$39.29
\$53.55	\$33.29	\$28.15	\$17.16	\$14.91	\$14.91
\$146.03	\$90.78	\$76.74	\$46.80	\$40.65	\$40.65
\$48.68	\$30.27	\$26.59	\$15.60	\$13.55	\$13.55
\$150.90	\$93.81	\$79.30	\$48.36	\$42.00	\$42.00
\$43.81	\$27.24	\$23.03	\$14.04	\$12.20	\$12.20
\$155.76	\$96.84	\$81.86	\$49.92	\$43.36	\$43.36
\$38.95	\$24.21	\$20.47	\$12.48	\$10.84	\$10.84

Stand Alone Prescription (mix and match with Supplemental)					
Cigna Medicare Prescription	CIGNA Medicare Prescription		CIGNA Medicare Prescription		AARP** Medicare Prescription
	PLAN A High	PLAN B Mid	PLAN C Low	PLAN D Saver	PLAN E Walgreens
\$194.71	\$121.05	\$102.33	\$62.40	\$54.20	\$54.20
\$160.46	\$86.80	\$68.08	\$28.15	\$19.95	\$19.95
\$34.25	\$34.25	\$34.25	\$34.25	\$34.25	\$34.25
\$177.43	\$103.77	\$85.05	\$45.12	\$36.92	\$36.92
\$172.28	\$172.28	\$172.28	\$172.28	\$172.28	\$172.28
\$162.36	\$88.70	\$69.98	\$30.05	\$21.85	\$21.85
\$32.35	\$32.35	\$32.35	\$32.35	\$32.35	\$32.35
\$178.39	\$104.73	\$86.01	\$46.08	\$37.88	\$37.88
\$16.32	\$16.32	\$16.32	\$16.32	\$16.32	\$16.32
\$164.26	\$90.60	\$71.88	\$31.95	\$23.75	\$23.75
\$30.45	\$30.45	\$30.45	\$30.45	\$30.45	\$30.45
\$179.35	\$105.69	\$86.97	\$47.04	\$38.84	\$38.84
\$15.36	\$15.36	\$15.36	\$15.36	\$15.36	\$15.36
\$166.16	\$92.50	\$73.78	\$33.85	\$25.65	\$25.65
\$28.55	\$28.55	\$28.55	\$28.55	\$28.55	\$28.55
\$180.31	\$106.65	\$87.93	\$48.00	\$39.80	\$39.80
\$14.40	\$14.40	\$14.40	\$14.40	\$14.40	\$14.40
\$168.07	\$94.41	\$75.69	\$35.76	\$27.56	\$27.56
\$26.64	\$26.64	\$26.64	\$26.64	\$26.64	\$26.64
\$181.27	\$107.61	\$88.89	\$48.96	\$40.76	\$40.76
\$13.44	\$13.44	\$13.44	\$13.44	\$13.44	\$13.44
\$169.97	\$96.31	\$77.59	\$37.66	\$29.46	\$29.46
\$24.74	\$24.74	\$24.74	\$24.74	\$24.74	\$24.74
\$182.23	\$108.57	\$89.85	\$49.92	\$41.72	\$41.72
\$12.48	\$12.48	\$12.48	\$12.48	\$12.48	\$12.48
\$171.87	\$98.21	\$79.49	\$39.56	\$31.36	\$31.36
\$22.84	\$22.84	\$22.84	\$22.84	\$22.84	\$22.84
\$183.19	\$109.53	\$90.81	\$50.88	\$42.68	\$42.68
\$11.52	\$11.52	\$11.52	\$11.52	\$11.52	\$11.52
\$173.77	\$100.11	\$81.39	\$41.46	\$33.26	\$33.26
\$20.94	\$20.94	\$20.94	\$20.94	\$20.94	\$20.94
\$184.15	\$110.49	\$91.77	\$51.84	\$43.64	\$43.64
\$10.56	\$10.56	\$10.56	\$10.56	\$10.56	\$10.56
\$175.68	\$102.02	\$83.30	\$43.37	\$35.17	\$35.17
\$19.03	\$19.03	\$19.03	\$19.03	\$19.03	\$19.03
\$185.11	\$111.45	\$92.73	\$52.80	\$44.60	\$44.60
\$9.60	\$9.60	\$9.60	\$9.60	\$9.60	\$9.60