



# 2025 Baltimore County Government - Private Medicare Exchange / RetireeFirst - Retiree Monthly Contribution Rates

All Medicare Medical & Prescription Plan enrollments are administered by RetireeFirst. Please refer to the Retiree First Enrollment Manual and carrier materials for plan information. Phone: 410-431-2226  
 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)

KAISER (MAPD) \$282.23

AETNA MEDICARE PPO \$133.64

CIGNA SURROUND \$253.95  
 CIGNA SURROUND BASIC \$139.24

CIGNA HIGH RX \$226.61  
 CIGNA MID RX \$174.16  
 CIGNA LOW RX \$138.11

## Retired Prior to July 1, 2007

| YOS   | County Medicare Subsidy % | Individual \$ |           |
|-------|---------------------------|---------------|-----------|
|       |                           | Individual \$ | County \$ |
| 75.0% |                           |               |           |
| ALL   |                           |               |           |

KAISER (MAPD) \$70.55  
 \$211.68

AETNA MEDICARE PPO \$33.41  
 \$100.23

CIGNA SURROUND \$63.48  
 CIGNA SURROUND BASIC \$34.81  
 \$190.47  
 \$104.43

CIGNA HIGH RX \$56.65  
 CIGNA MID RX \$43.54  
 CIGNA LOW RX \$34.52  
 \$189.96  
 \$130.62  
 \$103.59

## Hired Prior to & Retired on or after July 1, 2007

| YOS         | County Medicare Subsidy % | Individual \$ | County \$ |
|-------------|---------------------------|---------------|-----------|
| 30 & 25Ps * | 70.0%                     | \$84.66       | \$197.57  |
| 29          | 67.5%                     | \$91.72       | \$190.51  |
| 28          | 65.0%                     | \$98.78       | \$183.45  |
| 27          | 62.5%                     | \$105.83      | \$176.40  |
| 26          | 60.0%                     | \$112.89      | \$169.34  |
| 25          | 57.5%                     | \$119.94      | \$162.29  |
| 24          | 55.0%                     | \$127.00      | \$155.23  |
| 23          | 53.0%                     | \$132.64      | \$149.59  |
| 22          | 51.0%                     | \$138.29      | \$143.94  |
| 21          | 49.0%                     | \$143.93      | \$138.30  |
| 20          | 47.0%                     | \$149.58      | \$132.65  |
| 19          | 42.5%                     | \$162.28      | \$119.95  |
| 18          | 40.0%                     | \$169.33      | \$112.90  |
| 17          | 37.5%                     | \$176.39      | \$105.84  |
| 16          | 35.0%                     | \$183.44      | \$98.79   |
| 15          | 32.5%                     | \$190.50      | \$91.73   |
| 14          | 30.0%                     | \$197.56      | \$84.67   |
| 13          | 27.5%                     | \$204.61      | \$77.62   |

AETNA MEDICARE PPO \$40.09  
 \$93.55  
 \$43.43  
 \$90.21  
 \$46.77  
 \$86.87  
 \$50.11  
 \$198.72  
 \$53.45  
 \$80.19  
 \$56.79  
 \$76.85  
 \$60.13  
 \$62.81  
 \$70.83  
 \$65.48  
 \$68.16  
 \$68.15  
 \$65.49  
 \$70.82  
 \$76.84  
 \$80.18  
 \$53.46  
 \$83.52  
 \$86.86  
 \$86.89  
 \$90.20  
 \$93.54  
 \$40.10  
 \$96.88  
 \$36.76

CIGNA SURROUND \$76.18  
 \$177.77  
 \$82.53  
 \$171.42  
 \$88.88  
 \$165.07  
 \$95.23  
 \$101.58  
 \$152.37  
 \$107.92  
 \$146.03  
 \$114.27  
 \$119.35  
 \$134.60  
 \$124.43  
 \$129.52  
 \$124.44  
 \$119.36  
 \$146.02  
 \$152.37  
 \$101.58  
 \$95.24  
 \$165.06  
 \$88.89  
 \$171.41  
 \$82.54  
 \$177.76  
 \$76.19  
 \$184.11  
 \$69.84

CIGNA HIGH RX \$67.98  
 \$158.63  
 \$73.64  
 \$152.97  
 \$79.31  
 \$147.30  
 \$84.97  
 \$90.64  
 \$135.97  
 \$96.30  
 \$130.31  
 \$101.97  
 \$124.64  
 \$106.50  
 \$120.11  
 \$111.03  
 \$115.58  
 \$111.04  
 \$120.10  
 \$106.51  
 \$130.30  
 \$96.31  
 \$135.96  
 \$90.85  
 \$141.63  
 \$84.98  
 \$147.29  
 \$79.32  
 \$152.96  
 \$73.65  
 \$158.62  
 \$67.99  
 \$164.29  
 \$62.32

CIGNA MID RX \$52.24  
 \$121.92  
 \$56.60  
 \$117.86  
 \$60.95  
 \$113.21  
 \$65.31  
 \$69.66  
 \$104.50  
 \$74.01  
 \$100.15  
 \$78.37  
 \$95.79  
 \$81.85  
 \$92.31  
 \$85.33  
 \$88.83  
 \$85.34  
 \$92.30  
 \$81.86  
 \$100.14  
 \$104.49  
 \$69.87  
 \$108.85  
 \$66.31  
 \$113.20  
 \$60.96  
 \$117.55  
 \$56.61  
 \$121.91  
 \$52.25  
 \$126.26  
 \$47.90

CIGNA LOW RX \$41.43  
 \$96.68  
 \$44.88  
 \$93.23  
 \$48.33  
 \$89.78  
 \$51.79  
 \$55.24  
 \$82.87  
 \$58.69  
 \$79.42  
 \$62.14  
 \$75.97  
 \$64.91  
 \$73.20  
 \$67.67  
 \$70.44  
 \$70.43  
 \$67.68  
 \$73.19  
 \$84.92  
 \$79.41  
 \$82.86  
 \$55.25  
 \$86.31  
 \$51.80  
 \$89.77  
 \$48.34  
 \$93.22  
 \$44.89  
 \$96.67  
 \$41.44  
 \$100.12  
 \$37.99

\* Public Safety Retirees with 25 YOS or more receive the 30 YOS category.



# 2025 Baltimore County Government - Private Medicare Exchange / RetireeFirst - Retiree Monthly Contribution Rates

| Hired Prior to & Retired on or after July 1, 2007 |                           | Medicare Advantage Rx (Medical & Prescription) |           | Medicare Advantage (Medical Only) |           | Supplemental Plans (Medical Only) |           | Stand Alone Prescription (mix and match with Medical Only) |              |               |               |               |              |
|---|---------------------------|--|-----------|-----------------------------------|-----------|-----------------------------------|-----------|--|--------------|---------------|---------------|---------------|--------------|
| YOS   | County Medicare Subsidy % | KAISER (MAPD)                                  |           | AETNA MEDICARE PPO                |           | CIGNA SURROUND                    |           | CIGNA HIGH RX  | CIGNA MID RX | CIGNA LOW RX  | CIGNA HIGH RX | CIGNA MID RX  | CIGNA LOW RX |
|   |                           | Individual \$                                  | County \$ | Individual \$                     | County \$ | Individual \$                     | County \$ | Individual \$  | County \$    | Individual \$ | County \$     | Individual \$ | County \$    |
| 12  | 25.0%                     | \$211.67                                       | \$70.56   | \$100.23                          | \$33.41   | \$190.46                          | \$83.49   | \$169.95   | \$130.62     | \$103.58      | \$56.68       | \$43.81       | \$34.53      |
| 11  | 22.5%                     | \$218.72                                       | \$63.51   | \$103.57                          | \$30.07   | \$196.81                          | \$87.14   | \$175.62   | \$134.97     | \$107.93      | \$50.99       | \$38.19       | \$31.08      |
| 10  | 20.0%                     | \$225.78                                       | \$56.45   | \$106.91                          | \$26.73   | \$203.16                          | \$91.39   | \$181.28   | \$139.32     | \$110.48      | \$45.33       | \$34.84       | \$27.63      |

| Hired & Retired on or After July 1, 2007 |                               | Medicare Advantage Rx (Medical & Prescription) |         | Medicare Advantage (Medical Only) |           | Supplemental Plans (Medical Only) |           | Stand Alone Prescription (mix and match with Medical Only) |              |               |               |               |              |
|--|-------------------------------|--|---------|-----------------------------------|-----------|-----------------------------------|-----------|--|--------------|---------------|---------------|---------------|--------------|
| YOS                                      | Employer Flat \$ Contribution | KAISER (MAPD)                                  |         | AETNA MEDICARE PPO                |           | CIGNA SURROUND                    |           | CIGNA HIGH RX  | CIGNA MID RX | CIGNA LOW RX  | CIGNA HIGH RX | CIGNA MID RX  | CIGNA LOW RX |
|  |                               | MAPD   | Rx      | Individual \$                     | County \$ | Individual \$                     | County \$ | Individual \$  | County \$    | Individual \$ | County \$     | Individual \$ | County \$    |
| 30 & 25PS                                | Ret                           | \$190.23                                       | \$96.68 | \$92.00                           | \$33.55   | \$160.40                          | \$93.55   | \$129.93   | \$77.48      | \$41.43       | \$96.68       | \$96.68       | \$96.68      |
|  | Dep                           | \$95.12  | \$48.34 | \$187.11                          | \$86.86   | \$207.17                          | \$92.46   | \$178.27   | \$125.82     | \$89.77       | \$48.34       | \$48.34       | \$48.34      |
| 29                                       | Ret                           | \$183.43                                       | \$90.21 | \$98.80                           | \$30.21   | \$163.74                          | \$90.03   | \$133.39   | \$49.03      | \$44.89       | \$93.22       | \$93.22       | \$93.22      |
|  | Dep                           | \$91.72  | \$46.61 | \$190.51                          | \$45.11   | \$208.84                          | \$94.13   | \$180.00   | \$127.55     | \$91.50       | \$46.61       | \$46.61       | \$46.61      |
| 28                                       | Ret                           | \$176.64                                       | \$89.77 | \$105.59                          | \$36.87   | \$167.08                          | \$86.87   | \$136.84   | \$84.39      | \$48.34       | \$89.77       | \$89.77       | \$89.77      |
|  | Dep                           | \$88.33  | \$44.89 | \$193.90                          | \$44.44   | \$210.51                          | \$95.80   | \$181.72   | \$129.27     | \$93.22       | \$44.89       | \$44.89       | \$44.89      |
| 27                                       | Ret                           | \$169.84                                       | \$86.32 | \$112.39                          | \$33.33   | \$170.43                          | \$83.52   | \$140.29   | \$87.84      | \$51.79       | \$86.32       | \$86.32       | \$86.32      |
|  | Dep                           | \$84.92  | \$43.16 | \$197.31                          | \$41.76   | \$212.19                          | \$97.48   | \$183.45   | \$131.00     | \$94.95       | \$43.16       | \$43.16       | \$43.16      |
| 26                                       | Ret                           | \$163.05                                       | \$82.87 | \$119.18                          | \$33.46   | \$173.77                          | \$80.18   | \$143.74   | \$91.29      | \$55.24       | \$82.87       | \$82.87       | \$82.87      |
|  | Dep                           | \$81.53  | \$41.44 | \$200.70                          | \$40.09   | \$213.86                          | \$99.15   | \$185.17   | \$132.72     | \$96.67       | \$41.44       | \$41.44       | \$41.44      |
| 25                                       | Ret                           | \$156.26                                       | \$79.42 | \$125.97                          | \$36.80   | \$177.11                          | \$76.84   | \$147.19   | \$94.74      | \$58.69       | \$79.42       | \$79.42       | \$79.42      |
|  | Dep                           | \$78.13  | \$39.71 | \$204.10                          | \$38.42   | \$215.53                          | \$100.82  | \$186.90   | \$134.45     | \$98.40       | \$39.71       | \$39.71       | \$39.71      |
| 24                                       | Ret                           | \$149.46                                       | \$75.96 | \$132.77                          | \$36.14   | \$180.45                          | \$65.74   | \$150.65   | \$98.20      | \$62.15       | \$75.96       | \$75.96       | \$75.96      |
|  | Dep                           | \$74.73  | \$37.98 | \$207.50                          | \$36.75   | \$217.20                          | \$102.49  | \$188.63   | \$136.18     | \$100.13      | \$37.98       | \$37.98       | \$37.98      |
| 23                                       | Ret                           | \$142.67                                       | \$72.51 | \$139.56                          | \$36.48   | \$183.79                          | \$69.08   | \$154.10   | \$101.65     | \$65.60       | \$72.51       | \$72.51       | \$72.51      |
|  | Dep                           | \$71.34  | \$36.26 | \$210.89                          | \$35.08   | \$218.87                          | \$104.16  | \$190.35   | \$137.90     | \$101.85      | \$36.26       | \$36.26       | \$36.26      |
| 22                                       | Ret                           | \$135.88                                       | \$69.06 | \$146.35                          | \$36.82   | \$187.13                          | \$72.42   | \$157.55   | \$105.10     | \$69.06       | \$69.06       | \$69.06       | \$69.06      |
|  | Dep                           | \$67.94  | \$34.53 | \$214.29                          | \$33.41   | \$220.54                          | \$105.83  | \$192.08   | \$139.63     | \$103.58      | \$34.53       | \$34.53       | \$34.53      |
| 21                                       | Ret                           | \$129.08                                       | \$65.60 | \$153.15                          | \$36.48   | \$190.47                          | \$75.76   | \$161.01   | \$108.56     | \$72.51       | \$65.60       | \$65.60       | \$65.60      |
|  | Dep                           | \$64.54  | \$32.80 | \$217.69                          | \$31.74   | \$222.21                          | \$107.50  | \$193.81   | \$141.36     | \$105.31      | \$32.80       | \$32.80       | \$32.80      |

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Hired & Retired on or After July 1, 2007

| YOS | Employer Flat \$ Contribution |                   | Medicare Advantage Rx (Medical & Prescription) |                    | Medicare Advantage (Medical Only) |                      | Supplemental Plans (Medical Only) |              | Stand Alone Prescription (mix and match with Medical Only) |               |              |              |
|-----|-------------------------------|-------------------|--|--------------------|-----------------------------------|----------------------|-----------------------------------|--------------|--|---------------|--------------|--------------|
|     | MAPD                          | MAPD Medical Only | KAISER (MAPD)                                  | AETNA MEDICARE PPO | CIGNA SURROUND                    | CIGNA SURROUND BASIC | CIGNA HIGH RX                     | CIGNA MID RX | CIGNA LOW RX   | CIGNA HIGH RX | CIGNA MID RX | CIGNA LOW RX |
| 20  | Ret                           | \$122.29          | \$60.14  | \$62.15            | Retiree \$                        | \$79.10              | \$164.46                          | \$112.01     | \$75.96  | \$62.15       | \$62.15      | \$62.15      |
|     | Dep                           | \$61.15           | \$30.07  | \$31.08            | County \$                         | \$60.14              | \$195.53                          | \$143.08     | \$107.03   | \$195.53      | \$143.08     | \$107.03     |
|     | Ret                           | \$115.49          | \$58.80  | \$58.69            | Dependent \$                      | \$30.07              | \$197.15                          | \$115.47     | \$79.42  | \$31.08       | \$31.08      | \$31.08      |
| 19  | Ret                           | \$108.70          | \$53.46  | \$55.24            | Retiree \$                        | \$56.80              | \$171.37                          | \$118.92     | \$82.87  | \$56.80       | \$56.80      | \$56.80      |
|     | Dep                           | \$57.75           | \$28.40  | \$29.35            | County \$                         | \$56.80              | \$197.26                          | \$144.81     | \$108.76   | \$57.75       | \$57.75      | \$57.75      |
|     | Ret                           | \$108.70          | \$53.46  | \$55.24            | Dependent \$                      | \$28.40              | \$198.99                          | \$146.54     | \$110.49   | \$53.46       | \$53.46      | \$53.46      |
| 18  | Ret                           | \$101.91          | \$51.79  | \$51.79            | Retiree \$                        | \$85.78              | \$171.37                          | \$118.92     | \$82.87  | \$85.78       | \$85.78      | \$85.78      |
|     | Dep                           | \$50.96           | \$25.06  | \$25.90            | County \$                         | \$85.78              | \$198.99                          | \$146.54     | \$110.49   | \$25.06       | \$25.06      | \$25.90      |
|     | Ret                           | \$101.91          | \$51.79  | \$51.79            | Dependent \$                      | \$25.06              | \$200.49                          | \$148.26     | \$112.21   | \$51.79       | \$51.79      | \$51.79      |
| 17  | Ret                           | \$95.11           | \$46.77  | \$48.34            | Retiree \$                        | \$92.47              | \$178.27                          | \$125.82     | \$89.77  | \$92.47       | \$92.47      | \$92.47      |
|     | Dep                           | \$47.56           | \$23.39  | \$24.17            | County \$                         | \$92.47              | \$198.99                          | \$149.99     | \$113.94   | \$47.56       | \$47.56      | \$48.34      |
|     | Ret                           | \$95.11           | \$46.77  | \$48.34            | Dependent \$                      | \$23.39              | \$202.44                          | \$155.85     | \$124.17   | \$46.77       | \$46.77      | \$48.34      |
| 16  | Ret                           | \$88.32           | \$43.43  | \$44.89            | Retiree \$                        | \$95.81              | \$181.72                          | \$129.27     | \$93.22  | \$95.81       | \$95.81      | \$95.81      |
|     | Dep                           | \$44.17           | \$21.72  | \$22.45            | County \$                         | \$95.81              | \$198.99                          | \$149.99     | \$113.94   | \$44.17       | \$44.17      | \$44.89      |
|     | Ret                           | \$88.32           | \$43.43  | \$44.89            | Dependent \$                      | \$43.43              | \$204.16                          | \$151.71     | \$115.66   | \$43.43       | \$43.43      | \$44.89      |
| 15  | Ret                           | \$81.52           | \$40.09  | \$41.43            | Retiree \$                        | \$99.15              | \$185.18                          | \$132.73     | \$96.68  | \$99.15       | \$99.15      | \$99.15      |
|     | Dep                           | \$40.77           | \$20.05  | \$20.72            | County \$                         | \$99.15              | \$198.99                          | \$149.99     | \$113.94   | \$40.77       | \$40.77      | \$41.43      |
|     | Ret                           | \$81.52           | \$40.09  | \$41.43            | Dependent \$                      | \$40.09              | \$205.89                          | \$153.44     | \$117.39   | \$40.09       | \$40.09      | \$41.43      |
| 14  | Ret                           | \$74.73           | \$36.75  | \$37.98            | Retiree \$                        | \$102.49             | \$188.63                          | \$136.18     | \$100.13   | \$102.49      | \$102.49     | \$102.49     |
|     | Dep                           | \$37.37           | \$18.38  | \$18.99            | County \$                         | \$102.49             | \$198.99                          | \$149.99     | \$113.94   | \$37.37       | \$37.37      | \$37.98      |
|     | Ret                           | \$74.73           | \$36.75  | \$37.98            | Dependent \$                      | \$18.38              | \$207.62                          | \$155.17     | \$119.12   | \$36.75       | \$36.75      | \$37.98      |
| 13  | Ret                           | \$67.94           | \$33.41  | \$34.53            | Retiree \$                        | \$105.83             | \$192.08                          | \$139.63     | \$103.58   | \$105.83      | \$105.83     | \$105.83     |
|     | Dep                           | \$33.98           | \$16.71  | \$17.27            | County \$                         | \$105.83             | \$209.34                          | \$156.89     | \$120.84   | \$33.98       | \$33.98      | \$34.53      |
|     | Ret                           | \$67.94           | \$33.41  | \$34.53            | Dependent \$                      | \$16.71              | \$212.08                          | \$162.53     | \$124.20   | \$16.71       | \$16.71      | \$17.27      |
| 12  | Ret                           | \$61.14           | \$30.07  | \$31.07            | Retiree \$                        | \$109.17             | \$195.54                          | \$143.09     | \$107.04   | \$109.17      | \$109.17     | \$109.17     |
|     | Dep                           | \$30.58           | \$15.04  | \$15.54            | County \$                         | \$109.17             | \$211.07                          | \$158.62     | \$122.57   | \$30.07       | \$30.07      | \$31.07      |
|     | Ret                           | \$61.14           | \$30.07  | \$31.07            | Dependent \$                      | \$30.07              | \$215.54                          | \$162.53     | \$124.20   | \$30.07       | \$30.07      | \$31.07      |
| 11  | Ret                           | \$54.35           | \$26.73  | \$27.62            | Retiree \$                        | \$112.51             | \$198.99                          | \$146.54     | \$110.49   | \$54.35       | \$54.35      | \$54.35      |
|     | Dep                           | \$27.18           | \$13.37  | \$13.81            | County \$                         | \$112.51             | \$212.80                          | \$160.35     | \$124.30   | \$27.18       | \$27.18      | \$27.62      |
|     | Ret                           | \$54.35           | \$26.73  | \$27.62            | Dependent \$                      | \$26.73              | \$212.80                          | \$160.35     | \$124.30   | \$26.73       | \$26.73      | \$27.62      |
| 10  | Ret                           | \$47.56           | \$23.39  | \$24.17            | Retiree \$                        | \$115.85             | \$202.44                          | \$149.99     | \$113.94   | \$47.56       | \$47.56      | \$48.34      |
|     | Dep                           | \$23.39           | \$11.37  | \$11.81            | County \$                         | \$115.85             | \$212.80                          | \$160.35     | \$124.30   | \$23.39       | \$23.39      | \$24.17      |
|     | Ret                           | \$47.56           | \$23.39  | \$24.17            | Dependent \$                      | \$23.39              | \$212.80                          | \$160.35     | \$124.30   | \$23.39       | \$23.39      | \$24.17      |

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