



2026 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 RetireeFirst Enrollment Manual and carrier materials for plan information. Phone: 410-431-2226 <i>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.</i>			Medicare Advantage Rx (Medical & Prescription)		Medicare Advantage (Medical Only)		Supplemental Plans (Medical Only)		Stand Alone Prescription (mix and match with Medical Only)											
			KAISER (MAPD)		AETNA MEDICARE PPO		CIGNA SURROUND		CIGNA SURROUND BASIC		HealthSpring HIGH RX (formerly Cigna)		HealthSpring MID RX (formerly Cigna)		HealthSpring LOW RX (formerly Cigna)					
			\$298.90		\$168.03		\$302.50		\$165.19		\$257.14		\$165.20		\$129.15					
Retired Prior to 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)											
			KAISER (MAPD)		AETNA MEDICARE PPO		CIGNA SURROUND		CIGNA SURROUND BASIC		HealthSpring HIGH RX (formerly Cigna)		HealthSpring MID RX (formerly Cigna)		HealthSpring LOW RX (formerly Cigna)					
			\$74.72		\$42.00		\$75.62		\$41.29		\$64.28		\$41.30		\$32.28					
YOS			75.0%		Individual \$		\$224.18		\$126.03		\$226.88		\$123.90		\$192.86		\$123.90		\$96.87	
ALL							County \$		County \$		County \$		County \$		County \$		County \$		County \$	
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)											
			KAISER (MAPD)		AETNA MEDICARE PPO		CIGNA SURROUND		CIGNA SURROUND BASIC		HealthSpring HIGH RX (formerly Cigna)		HealthSpring MID RX (formerly Cigna)		HealthSpring LOW RX (formerly Cigna)					
			\$89.67		\$50.40		\$90.75		\$49.55		\$77.14		\$49.56		\$38.74					
30 & 25PS *			70.0%		Individual \$		\$209.23		\$117.63		\$211.75		\$115.64		\$180.00		\$115.64		\$90.41	
29			67.5%		Individual \$		\$97.14		\$54.60		\$98.31		\$53.68		\$83.57		\$53.69		\$41.97	
28			65.0%		Individual \$		\$104.61		\$58.81		\$105.87		\$57.81		\$89.99		\$57.82		\$45.20	
27			62.5%		Individual \$		\$112.08		\$63.01		\$113.43		\$61.94		\$96.42		\$61.95		\$48.43	
26			60.0%		Individual \$		\$119.56		\$67.21		\$121.00		\$66.07		\$102.85		\$66.08		\$51.66	
25			57.5%		Individual \$		\$127.03		\$71.41		\$128.56		\$70.20		\$109.28		\$70.21		\$54.88	
24			55.0%		Individual \$		\$134.50		\$75.61		\$136.12		\$74.33		\$115.71		\$74.34		\$58.11	
23			53.0%		Individual \$		\$140.48		\$78.97		\$142.17		\$77.63		\$120.85		\$77.64		\$60.70	
22			51.0%		Individual \$		\$146.46		\$82.33		\$148.22		\$80.94		\$125.99		\$80.94		\$63.28	
21			49.0%		Individual \$		\$152.43		\$85.69		\$154.27		\$84.24		\$131.14		\$84.25		\$65.86	
20			47.0%		Individual \$		\$158.41		\$89.05		\$160.32		\$87.55		\$136.28		\$87.55		\$68.44	
19			42.5%		Individual \$		\$171.86		\$96.61		\$173.93		\$94.98		\$147.85		\$94.99		\$74.26	
18			40.0%		Individual \$		\$179.34		\$100.81		\$181.50		\$99.11		\$154.28		\$99.12		\$77.49	
17			37.5%		Individual \$		\$186.81		\$105.01		\$189.06		\$103.24		\$160.71		\$103.25		\$80.71	
16			35.0%		Individual \$		\$194.28		\$109.21		\$196.62		\$107.37		\$167.14		\$107.38		\$83.94	
15			32.5%		Individual \$		\$201.75		\$113.42		\$204.18		\$111.50		\$173.56		\$111.51		\$87.17	
14			30.0%		Individual \$		\$209.23		\$117.62		\$211.75		\$115.63		\$179.99		\$115.64		\$90.40	
13			27.5%		Individual \$		\$216.70		\$121.82		\$219.31		\$119.76		\$186.42		\$119.77		\$93.63	
					County \$		\$82.20		\$46.21		\$83.19		\$45.43		\$70.72		\$45.43		\$35.52	

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



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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 SURROUND BASIC	HealthSpring HIGH RX (formerly Cigna)	HealthSpring MID RX (formerly Cigna)	HealthSpring LOW RX (formerly Cigna)
12	25.0%	Individual \$		\$224.17	\$126.02	\$226.87	\$123.89	\$192.85	\$123.90	\$96.86
		County \$		\$74.73	\$42.01	\$75.63	\$41.30	\$64.29	\$41.30	\$32.29
11	22.5%	Individual \$		\$231.64	\$130.22	\$234.43	\$128.02	\$199.28	\$128.03	\$100.09
		County \$		\$67.26	\$37.81	\$68.07	\$37.17	\$57.86	\$37.17	\$29.06
10	20.0%	Individual \$		\$239.12	\$134.42	\$242.00	\$132.15	\$205.71	\$132.16	\$103.32
		County \$		\$59.78	\$33.61	\$60.50	\$33.04	\$51.43	\$33.04	\$25.83

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 SURROUND BASIC	HealthSpring HIGH RX (formerly Cigna)	HealthSpring MID RX (formerly Cigna)	HealthSpring LOW RX (formerly Cigna)
	MAPD	Medical Only	Rx									
30 & 25PS	Ret	\$195.24	\$117.62	\$77.62	Retiree \$	\$103.66	\$50.41	\$184.88	\$47.57	\$179.52	\$87.58	\$51.53
					County \$	\$195.24	\$117.62	\$117.62	\$117.62	\$77.62	\$77.62	\$77.62
	Dep	\$97.62	\$58.81	\$38.81	Dependent \$	\$201.28	\$109.22	\$243.69	\$106.38	\$218.33	\$126.39	\$90.34
					County \$	\$97.62	\$58.81	\$58.81	\$58.81	\$38.81	\$38.81	\$38.81
29	Ret	\$188.26	\$113.42	\$74.84	Retiree \$	\$110.64	\$54.61	\$189.08	\$51.77	\$182.30	\$90.36	\$54.31
					County \$	\$188.26	\$113.42	\$113.42	\$113.42	\$74.84	\$74.84	\$74.84
	Dep	\$94.13	\$56.71	\$37.42	Dependent \$	\$204.77	\$111.32	\$245.79	\$108.48	\$219.72	\$127.78	\$91.73
					County \$	\$94.13	\$56.71	\$56.71	\$56.71	\$37.42	\$37.42	\$37.42
28	Ret	\$181.29	\$109.22	\$72.07	Retiree \$	\$117.61	\$58.81	\$193.28	\$55.97	\$185.07	\$93.13	\$57.08
					County \$	\$181.29	\$109.22	\$109.22	\$109.22	\$72.07	\$72.07	\$72.07
	Dep	\$90.65	\$54.61	\$36.04	Dependent \$	\$208.25	\$113.42	\$247.89	\$110.58	\$221.10	\$129.16	\$93.11
					County \$	\$90.65	\$54.61	\$54.61	\$54.61	\$36.04	\$36.04	\$36.04
27	Ret	\$174.32	\$105.02	\$69.30	Retiree \$	\$124.58	\$63.01	\$197.48	\$60.17	\$187.84	\$95.90	\$59.85
					County \$	\$174.32	\$105.02	\$105.02	\$105.02	\$69.30	\$69.30	\$69.30
	Dep	\$87.16	\$52.51	\$34.65	Dependent \$	\$211.74	\$115.52	\$249.99	\$112.68	\$222.49	\$130.55	\$94.50
					County \$	\$87.16	\$52.51	\$52.51	\$52.51	\$34.65	\$34.65	\$34.65
26	Ret	\$167.35	\$100.82	\$66.53	Retiree \$	\$131.55	\$67.21	\$201.68	\$64.37	\$190.61	\$98.67	\$62.62
					County \$	\$167.35	\$100.82	\$100.82	\$100.82	\$66.53	\$66.53	\$66.53
	Dep	\$83.68	\$50.41	\$33.27	Dependent \$	\$215.22	\$117.62	\$252.09	\$114.78	\$223.87	\$131.93	\$95.88
					County \$	\$83.68	\$50.41	\$50.41	\$50.41	\$33.27	\$33.27	\$33.27
25	Ret	\$160.37	\$96.62	\$63.75	Retiree \$	\$138.53	\$71.41	\$205.88	\$68.57	\$193.39	\$101.45	\$65.40
					County \$	\$160.37	\$96.62	\$96.62	\$96.62	\$63.75	\$63.75	\$63.75
	Dep	\$80.19	\$48.31	\$31.88	Dependent \$	\$218.71	\$119.72	\$254.19	\$116.88	\$225.26	\$133.32	\$97.27
					County \$	\$80.19	\$48.31	\$48.31	\$48.31	\$31.88	\$31.88	\$31.88
24	Ret	\$153.40	\$92.42	\$60.98	Retiree \$	\$145.50	\$75.61	\$210.08	\$72.77	\$196.16	\$104.22	\$68.17
					County \$	\$153.40	\$92.42	\$92.42	\$92.42	\$60.98	\$60.98	\$60.98
	Dep	\$76.70	\$46.21	\$30.49	Dependent \$	\$222.20	\$121.82	\$256.29	\$118.98	\$226.65	\$134.71	\$98.66
					County \$	\$76.70	\$46.21	\$46.21	\$46.21	\$30.49	\$30.49	\$30.49
23	Ret	\$146.43	\$88.22	\$58.21	Retiree \$	\$152.47	\$79.81	\$214.28	\$76.97	\$198.93	\$106.99	\$70.94
					County \$	\$146.43	\$88.22	\$88.22	\$88.22	\$58.21	\$58.21	\$58.21
	Dep	\$73.22	\$44.11	\$29.11	Dependent \$	\$225.68	\$123.92	\$258.39	\$121.08	\$228.03	\$136.09	\$100.04
					County \$	\$73.22	\$44.11	\$44.11	\$44.11	\$29.11	\$29.11	\$29.11
22	Ret	\$139.46	\$84.02	\$55.44	Retiree \$	\$159.44	\$84.01	\$218.48	\$81.17	\$201.70	\$109.76	\$73.71
					County \$	\$139.46	\$84.02	\$84.02	\$84.02	\$55.44	\$55.44	\$55.44
	Dep	\$69.73	\$42.01	\$27.72	Dependent \$	\$229.17	\$126.02	\$260.49	\$123.18	\$229.42	\$137.48	\$101.43
					County \$	\$69.73	\$42.01	\$42.01	\$42.01	\$27.72	\$27.72	\$27.72
21	Ret	\$132.48	\$79.81	\$52.67	Retiree \$	\$166.42	\$88.22	\$222.69	\$85.38	\$204.47	\$112.53	\$76.48
					County \$	\$132.48	\$79.81	\$79.81	\$79.81	\$52.67	\$52.67	\$52.67
	Dep	\$66.25	\$39.91	\$26.34	Dependent \$	\$232.65	\$128.12	\$262.59	\$125.28	\$230.80	\$138.86	\$102.81
					County \$	\$66.25	\$39.91	\$39.91	\$39.91	\$26.34	\$26.34	\$26.34

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YOS	Employer Flat \$ Contribution					KAISER (MAPD)	AETNA MEDICARE PPO	CIGNA SURROUND	CIGNA SURROUND BASIC	HealthSpring HIGH RX (formerly Cigna)	HealthSpring MID RX (formerly Cigna)	HealthSpring LOW RX (formerly Cigna)
	MAPD	Medical Only	Rx									
20	Ret	\$125.51	\$75.61	\$49.90	Retiree \$	\$173.39	\$92.42	\$226.89	\$89.58	\$207.24	\$115.30	\$79.25
					County \$	\$125.51	\$75.61	\$75.61	\$75.61	\$49.90	\$49.90	\$49.90
	Dep	\$62.76	\$37.81	\$24.95	Dependent \$	\$236.14	\$130.22	\$264.69	\$127.38	\$232.19	\$140.25	\$104.20
					County \$	\$62.76	\$37.81	\$37.81	\$37.81	\$24.95	\$24.95	\$24.95
19	Ret	\$118.54	\$71.41	\$47.13	Retiree \$	\$180.36	\$96.62	\$231.09	\$93.78	\$210.01	\$118.07	\$82.02
					County \$	\$118.54	\$71.41	\$71.41	\$71.41	\$47.13	\$47.13	\$47.13
	Dep	\$59.28	\$35.71	\$23.57	Dependent \$	\$239.62	\$132.32	\$266.79	\$129.48	\$233.57	\$141.63	\$105.58
					County \$	\$59.28	\$35.71	\$35.71	\$35.71	\$23.57	\$23.57	\$23.57
18	Ret	\$111.56	\$67.21	\$44.35	Retiree \$	\$187.34	\$100.82	\$235.29	\$97.98	\$212.79	\$120.85	\$84.80
					County \$	\$111.56	\$67.21	\$67.21	\$67.21	\$44.35	\$44.35	\$44.35
	Dep	\$55.79	\$33.61	\$22.18	Dependent \$	\$243.11	\$134.42	\$268.89	\$131.58	\$234.96	\$143.02	\$106.97
					County \$	\$55.79	\$33.61	\$33.61	\$33.61	\$22.18	\$22.18	\$22.18
17	Ret	\$104.59	\$63.01	\$41.58	Retiree \$	\$194.31	\$105.02	\$239.49	\$102.18	\$215.56	\$123.62	\$87.57
					County \$	\$104.59	\$63.01	\$63.01	\$63.01	\$41.58	\$41.58	\$41.58
	Dep	\$52.30	\$31.51	\$20.79	Dependent \$	\$246.60	\$136.52	\$270.99	\$133.68	\$236.35	\$144.41	\$108.36
					County \$	\$52.30	\$31.51	\$31.51	\$31.51	\$20.79	\$20.79	\$20.79
16	Ret	\$97.62	\$58.81	\$38.81	Retiree \$	\$201.28	\$109.22	\$243.69	\$106.38	\$218.33	\$126.39	\$90.34
					County \$	\$97.62	\$58.81	\$58.81	\$58.81	\$38.81	\$38.81	\$38.81
	Dep	\$48.82	\$29.41	\$19.41	Dependent \$	\$250.08	\$138.62	\$273.09	\$135.78	\$237.73	\$145.79	\$109.74
					County \$	\$48.82	\$29.41	\$29.41	\$29.41	\$19.41	\$19.41	\$19.41
15	Ret	\$90.65	\$54.61	\$36.04	Retiree \$	\$208.25	\$113.42	\$247.89	\$110.58	\$221.10	\$129.16	\$93.11
					County \$	\$90.65	\$54.61	\$54.61	\$54.61	\$36.04	\$36.04	\$36.04
	Dep	\$45.33	\$27.31	\$18.02	Dependent \$	\$253.57	\$140.72	\$275.19	\$137.88	\$239.12	\$147.18	\$111.13
					County \$	\$45.33	\$27.31	\$27.31	\$27.31	\$18.02	\$18.02	\$18.02
14	Ret	\$83.67	\$50.41	\$33.26	Retiree \$	\$215.23	\$117.62	\$252.09	\$114.78	\$223.88	\$131.94	\$95.89
					County \$	\$83.67	\$50.41	\$50.41	\$50.41	\$33.26	\$33.26	\$33.26
	Dep	\$41.84	\$25.21	\$16.63	Dependent \$	\$257.06	\$142.82	\$277.29	\$139.98	\$240.51	\$148.57	\$112.52
					County \$	\$41.84	\$25.21	\$25.21	\$25.21	\$16.63	\$16.63	\$16.63
13	Ret	\$76.70	\$46.21	\$30.49	Retiree \$	\$222.20	\$121.82	\$256.29	\$118.98	\$226.65	\$134.71	\$98.66
					County \$	\$76.70	\$46.21	\$46.21	\$46.21	\$30.49	\$30.49	\$30.49
	Dep	\$38.36	\$23.11	\$15.25	Dependent \$	\$260.54	\$144.92	\$279.39	\$142.08	\$241.89	\$149.95	\$113.90
					County \$	\$38.36	\$23.11	\$23.11	\$23.11	\$15.25	\$15.25	\$15.25
12	Ret	\$69.73	\$42.01	\$27.72	Retiree \$	\$229.17	\$126.02	\$260.49	\$123.18	\$229.42	\$137.48	\$101.43
					County \$	\$69.73	\$42.01	\$42.01	\$42.01	\$27.72	\$27.72	\$27.72
	Dep	\$34.87	\$21.01	\$13.86	Dependent \$	\$264.03	\$147.02	\$281.49	\$144.18	\$243.28	\$151.34	\$115.29
					County \$	\$34.87	\$21.01	\$21.01	\$21.01	\$13.86	\$13.86	\$13.86
11	Ret	\$62.75	\$37.80	\$24.95	Retiree \$	\$236.15	\$130.23	\$264.70	\$127.39	\$232.19	\$140.25	\$104.20
					County \$	\$62.75	\$37.80	\$37.80	\$37.80	\$24.95	\$24.95	\$24.95
	Dep	\$31.38	\$18.90	\$12.48	Dependent \$	\$267.52	\$149.13	\$283.60	\$146.29	\$244.66	\$152.72	\$116.67
					County \$	\$31.38	\$18.90	\$18.90	\$18.90	\$12.48	\$12.48	\$12.48
10	Ret	\$55.78	\$33.60	\$22.18	Retiree \$	\$243.12	\$134.43	\$268.90	\$131.59	\$234.96	\$143.02	\$106.97
					County \$	\$55.78	\$33.60	\$33.60	\$33.60	\$22.18	\$22.18	\$22.18
	Dep	\$27.89	\$16.80	\$11.09	Dependent \$	\$271.01	\$151.23	\$285.70	\$148.39	\$246.05	\$154.11	\$118.06
					County \$	\$27.89	\$16.80	\$16.80	\$16.80	\$11.09	\$11.09	\$11.09

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