Anne Arundel County Public Library

RETIREE Rate Schedule

Effective – 1/1/25 to 12/31/25

Retiree cost share is 20% for medical; 100% for dental; 100% for vision. This rate sheet reflects an employer retiree subsidy of 80%. For retirees who were not eligible for an early or normal retirement as of January 1, 2017, in accordance with Section 6-1-308(i) of the County Code, the employer subsidy rates vary and are based on years of service at the time of retirement. Please contact Human Resources for specific subsidy rate information. Rates are on a monthly basis.

Retirees and/or your spouse must enroll in Medicare at age 65 (or when you first become eligible) to avoid Medicare's late-enrollment penalties and to receive the maximum coverage available.

| Plan & Coverage Level | Total Cost | County Cost | | Retiree Cost | | |
|--|------------|---------------------------|-----------------------------|--------------|--|--|
| Medical Plan Rates for Aetna Medicare Advantage PPO ESA | | | | | | |
| Retiree | \$675.16 | \$540.13 | | \$135.03 | | |
| Retiree and Spouse | \$1350.32 | \$1080.26 | | \$270.06 | | |
| CIGNA Dental Plans and EyeMed Vision Plan (Retirees Pay 100% of Cost for CIGNA Dental and EyeMed Vision) | | | | | | |
| | Dental HMO | Dental PPO (CORE Plan) | Dental PPO (Buy Up Plan) | Vision | | |
| Individual | \$18.56 | \$33.59 | \$51.93 | \$3.90 | | |
| Retiree and Child | \$37.11 | \$59.58 | \$92.13 | \$7.76 | | |
| Retiree and Spouse | \$47.15 | \$77.28 | \$119.48 | \$9.93 | | |
| Family | \$53.61 | \$85.87 | \$132.78 | \$11.27 | | |

| Aetna | Total Cost | County Cost | Retiree Cost | | | |
|----------------------------------|------------|-------------|--------------|--|--|--|
| Open Access Aetna Select HMO-EPO | | | | | | |
| Retiree | \$792.58 | \$634.06 | \$158.52 | | | |
| Retiree and Child | \$1430.47 | \$1,144.38 | \$286.09 | | | |
| Retiree and Spouse | \$1,697.71 | \$1,358.17 | \$339.54 | | | |
| Family | \$2,191.69 | \$1,753.35 | \$438.34 | | | |
| Aetna Open Choice PPO | | | | | | |
| Retiree | \$1,013.34 | \$810.67 | \$202.67 | | | |
| Retiree and Child | \$1,789.91 | \$1431.93 | \$357.98 | | | |
| Retiree and Spouse | \$2,146.75 | \$1,717.40 | \$429.35 | | | |
| Family | \$2,787.81 | \$2,230.25 | \$557.56 | | | |