

**FREDERICK COUNTY PUBLIC SCHOOLS
 RETIRED EMPLOYEE MONTHLY INSURANCE RATES
 HEALTH AND DENTAL RATES EFFECTIVE 7-1-23***

The contributions paid by Frederick County Public Schools for an employee's individual retirement health premiums are based on the employee's years of service in Frederick County as described in the table below. An employee must have at least ten (10) years of service with Frederick County Public Schools in order to be eligible for the premium contributions paid by the school system.

| RETIREE'S SHARE OF THE COST | | Tier 2 10-24 YEARS SERVICE (35%) | | | Tier 1 25+ YEARS SERVICE (20%) | |
|--|---|-------------------------------------|-------------------------|---|-----------------------------------|-------------------------|
| | | Employee Cost Per Month | Employer Cost Per Month | | Employee Cost Per Month | Employer Cost Per Month |
| Employee Health Cost | √ | | | √ | | |
| Retiree - Medicare Eligible (BlueChoice Advantage PPO) | | \$213.98 | \$397.40 | | \$122.28 | \$489.10 |
| Retiree - Non Medicare Eligible (BlueChoice Advantage PPO) | | \$294.76 | \$547.40 | | \$168.44 | \$673.72 |
| PLUS | | | | | | |
| Dependent Health Cost | √ | | | √ | | |
| Medicare Eligible (BlueChoice Advantage PPO) | | \$450.40 | \$117.58 | | \$450.40 | \$117.58 |
| <u>One</u> Non Medicare Eligible Dependent (BlueChoice Advantage PPO) | | \$814.88 | \$178.88 | | \$814.88 | \$178.88 |
| <u>Two or More</u> Dependents (BlueChoice Advantage PPO) | | \$897.74 | \$197.08 | | \$897.74 | \$197.08 |
| PLUS | | | | | | |
| Delta Dental Standard | √ | | | √ | | |
| Standard Coverage - Retiree Individual (\$1,500 Maximum) | | \$33.84 | \$0.00 | | \$33.84 | \$0.00 |
| Standard Coverage - Retiree & Dependent (\$1,500 Maximum) | | \$71.77 | \$0.00 | | \$71.77 | \$0.00 |
| OR you can choose the Dental Buyup Option | | | | | | |
| Delta Dental Buy-Up | √ | | | √ | | |
| Dental Buyup - Retiree Individual (\$2,500 Maximum) | | \$45.77 | \$0.00 | | \$45.77 | \$0.00 |
| Dental Buyup - Retiree & Dependent (\$2,500 Maximum) | | \$97.12 | \$0.00 | | \$97.12 | \$0.00 |
| TOTAL (select your options above add them to get your total) | | \$ | | | \$ | |

*Subject to change upon completion of bargaining unit negotiations and final adoption of the Board of Education's Fiscal Year 2024 budget.