

**Carroll County Public Schools
2020 Retiree Rates
Under 65 POS/PPO Plans**

<u>CCPS Subsidy*</u>	<u>Maximum Annual Subsidy</u>		<u>Subsidy Percentage</u>	<u>Annual Subsidy</u>		<u>Monthly Subsidy</u>
30+ Years	\$6,140.00	x	100%	\$6,140.00	/12	\$511.67
20-29 Years	\$6,140.00	x	75%	\$4,605.00	/12	\$383.75
10-19 Years	\$6,140.00	x	50%	\$3,070.00	/12	\$255.83
<10 Years or Spouse of Retiree	\$6,140.00	x	0%	\$0.00	/12	\$0.00

		2020 Full Cost	Less Subsidy	2020 Retiree Cost	2019 Retiree Cost
POINT OF SERVICE AND PPO PLANS (UNDER 65 RETIREES):					
Individual	100%	\$789.20	\$511.67	\$277.53	\$282.92
	75%	\$789.20	\$383.75	\$405.45	\$404.75
	50%	\$789.20	\$255.83	\$533.37	\$526.58
	0%	\$789.20	\$0.00	\$789.20	\$770.25
Retiree + 1 Child	100%	\$1,172.28	\$511.67	\$660.61	\$656.80
	75%	\$1,172.28	\$383.75	\$788.53	\$778.63
	50%	\$1,172.28	\$255.83	\$916.45	\$900.46
	0%	\$1,172.28	\$0.00	\$1,172.28	\$1,144.13
Retiree + Spouse	100%	\$1,556.30	\$511.67	\$1,044.63	\$1,031.61
	75%	\$1,556.30	\$383.75	\$1,172.55	\$1,153.44
	50%	\$1,556.30	\$255.83	\$1,300.47	\$1,275.27
	0%	\$1,556.30	\$0.00	\$1,556.30	\$1,518.94
Family	100%	\$2,015.14	\$511.67	\$1,503.47	\$1,479.43
	75%	\$2,015.14	\$383.75	\$1,631.39	\$1,601.26
	50%	\$2,015.14	\$255.83	\$1,759.31	\$1,723.09
	0%	\$2,015.14	\$0.00	\$2,015.14	\$1,966.76

**Years of service equals years of service in Carroll County (including up to 2 years of military service)*

SEE NEXT PAGE FOR MEDICARE PLANS

Rates for Retiree + Spouse reflect both retiree and spouse are under 65.

If the retiree and/or spouse have Medicare, the retiree should locate the cost based on the applicable plan (under 65 or one of the Medicare plans) at the subsidy percentage. The spouse cost is based on the spouse's applicable plan (under 65 or one of the Medicare plans) at 0% subsidy.

Retiree teams (both spouses are CCPS retirees) who are under 65 will receive a subsidy. Contact the Department of Human Resources for more information.

**Carroll County Public Schools
2020 Retiree Rates
Medicare Plans**

<u>CCPS Subsidy*</u>	<u>Maximum Annual Subsidy</u>	<u>Subsidy Percentage</u>	<u>Annual Subsidy</u>	<u>Monthly Subsidy</u>
30+ Years	\$6,140.00	x 100%	\$6,140.00 /12	\$511.67
20-29 Years	\$6,140.00	x 75%	\$4,605.00 /12	\$383.75
10-19 Years	\$6,140.00	x 50%	\$3,070.00 /12	\$255.83
<10 Years or Spouse of Retiree	\$6,140.00	x 0%	\$0.00 /12	\$0.00

		2020 Full Cost	Less Subsidy	2020 Retiree Cost	2019 Retiree Cost
TRADITIONAL MEDICARE SUPPLEMENT					
Individual	100%	\$552.66	\$511.67	\$40.99	\$52.06
	75%	\$552.66	\$383.75	\$168.91	\$173.89
	50%	\$552.66	\$255.83	\$296.83	\$295.72
	0%	\$552.66	\$0.00	\$552.66	\$539.39
PPO MEDICARE ADVANTAGE PLAN C01 (\$1,000 MAXIMUM)					
Individual	100%	\$448.66	\$511.67	\$0.00	\$0.00
	75%	\$448.66	\$383.75	\$64.91	\$32.50
	50%	\$448.66	\$255.83	\$192.83	\$154.33
	0%	\$448.66	\$0.00	\$448.66	\$398.00
PPO MEDICARE ADVANTAGE PLAN C03 (\$700 MAXIMUM)					
Individual	100%	\$499.62	\$511.67	\$0.00	\$0.00
	75%	\$499.62	\$383.75	\$115.87	\$80.50
	50%	\$499.62	\$255.83	\$243.79	\$202.33
	0%	\$499.62	\$0.00	\$499.62	\$446.00

**Years of service equals years of service in Carroll County (including up to 2 years of military service)*

The rates for the two PPO Medicare Advantage Plans includes a Health Insurer Fee required under the Affordable Care Act. This fee was waived in 2019. At this time, Congress has not yet acted to waive the fee for 2020. If the waiver is passed, rates will be revised.

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Retiree teams (both spouses are CCPS retirees) who are under 65 will receive a subsidy. Contact the Department of Human Resources for more information.