



Loudoun County Public Schools

Retiree Health Insurance Rates

January 1, 2022- December 31, 2022

FOR RETIREMENTS AFTER JULY 1, 2014

Non-Medicare Eligible/Under 65 Retirees select OAP or POS Plan

Medicare-Eligible Retirees select Medicare Supplement Plan

Coverage	OAP PLAN				POS PLAN		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium		Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
Retiree Only (Not Medicare Eligible)	\$0.00	\$859.15	\$859.15		\$121.58	\$859.15	\$980.73
Retiree + One (Not Medicare Eligible)	\$859.08	\$859.15	\$1,718.23		\$1,102.31	\$859.15	\$1,961.46
Retiree + One (One Medicare Eligible)	\$504.58	\$859.15	\$1,363.73		\$626.17	\$859.15	\$1,485.32
Family (Not Medicare Eligible)	\$1,288.68	\$859.15	\$2,147.83		\$1,592.73	\$859.15	\$2,451.88
Family (One Medicare Eligible)	\$934.13	\$859.15	\$1,793.28		\$1,116.58	\$859.15	\$1,975.73
Family (Both Medicare Eligible)	\$579.57	\$859.15	\$1,438.72		\$640.44	\$859.15	\$1,499.59

Coverage	MEDICARE SUPPLEMENT PLAN		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
Medicare Retiree Only	\$0.00	\$504.59	\$504.59
Medicare Retiree + Medicare Spouse	\$150.03	\$859.15	\$1,009.18

Important Notes:

1. Employees must have 15 cumulative years of full-time LCPS service to be eligible for retiree health insurance. *Policy §7- 50 revised on 5/26/2015.*
2. Effective 7/1/14, the amount of the LCPS monthly contribution to eligible retirees will be equal to the total premium for OAP/Employee Only coverage.
3. Future LCPS contributions will be capped at 150% of the 2014 contribution (\$976.00).