



Loudoun County Public Schools

Monthly Retiree Health Insurance Rates

January 1, 2024 - December 31, 2024

FOR RETIREMENTS ON OR BEFORE JULY 1, 2014

Non-Medicare Eligible/Under 65 Retirees select Open Access Plus or Point of Service Plan

Medicare-Eligible Retirees select Medicare Advantage Plan

Retiree Only (Not Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$19.76	\$839.39	\$859.15	\$141.34	\$839.39	\$980.73
20-24 LCPS Years	\$187.64	\$671.51	\$859.15	\$309.22	\$671.51	\$980.73
15-19 LCPS Years	\$523.39	\$335.76	\$859.15	\$644.97	\$335.76	\$980.73
10-14 LCPS Years	\$691.27	\$167.88	\$859.15	\$812.85	\$167.88	\$980.73

Retiree + Child (Not Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$108.26	\$1,111.76	\$1,220.02	\$280.93	\$1,111.76	\$1,392.69
20-24 LCPS Years	\$330.61	\$889.41	\$1,220.02	\$503.28	\$889.41	\$1,392.69
15-19 LCPS Years	\$775.32	\$444.70	\$1,220.02	\$947.99	\$444.70	\$1,392.69
10-14 LCPS Years	\$997.67	\$222.35	\$1,220.02	\$1,170.34	\$222.35	\$1,392.69

Retiree + Spouse (Not Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$257.72	\$1,460.51	\$1,718.23	\$500.95	\$1,460.51	\$1,961.46
20-24 LCPS Years	\$549.82	\$1,168.41	\$1,718.23	\$793.05	\$1,168.41	\$1,961.46
15-19 LCPS Years	\$1,134.03	\$584.20	\$1,718.23	\$1,377.26	\$584.20	\$1,961.46
10-14 LCPS Years	\$1,426.13	\$292.10	\$1,718.23	\$1,669.36	\$292.10	\$1,961.46

Family Coverage (Not Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$386.60	\$1,761.23	\$2,147.83	\$690.65	\$1,761.23	\$2,451.88
20-24 LCPS Years	\$738.85	\$1,408.98	\$2,147.83	\$1,042.90	\$1,408.98	\$2,451.88
15-19 LCPS Years	\$1,443.34	\$704.49	\$2,147.83	\$1,747.39	\$704.49	\$2,451.88
10-14 LCPS Years	\$1,795.58	\$352.25	\$2,147.83	\$2,099.63	\$352.25	\$2,451.88

Retiree + Spouse or Child (One Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$19.76	\$1,343.97	\$1,363.73	\$141.34	\$1,343.97	\$1,485.31
20-24 LCPS Years	\$288.55	\$1,075.18	\$1,363.73	\$410.13	\$1,075.18	\$1,485.31
15-19 LCPS Years	\$826.14	\$537.59	\$1,363.73	\$947.72	\$537.59	\$1,485.31
10-14 LCPS Years	\$1,094.94	\$268.79	\$1,363.73	\$1,216.52	\$268.79	\$1,485.31

Family Coverage (One Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$280.23	\$1,513.04	\$1,793.27	\$462.69	\$1,513.04	\$1,975.73
20-24 LCPS Years	\$582.84	\$1,210.43	\$1,793.27	\$765.30	\$1,210.43	\$1,975.73
15-19 LCPS Years	\$1,188.06	\$605.21	\$1,793.27	\$1,370.52	\$605.21	\$1,975.73
10-14 LCPS Years	\$1,490.66	\$302.61	\$1,793.27	\$1,673.12	\$302.61	\$1,975.73

Family Coverage (Both Medicare Eligible)	Open Access Plus			Point of Service		
	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$173.87	\$1,264.85	\$1,438.72	\$234.74	\$1,264.85	\$1,499.59
20-24 LCPS Years	\$426.84	\$1,011.88	\$1,438.72	\$487.71	\$1,011.88	\$1,499.59
15-19 LCPS Years	\$932.78	\$505.94	\$1,438.72	\$993.65	\$505.94	\$1,499.59
10-14 LCPS Years	\$1,185.75	\$252.97	\$1,438.72	\$1,246.62	\$252.97	\$1,499.59

MEDICARE ADVANTAGE PLAN			
Medicare Retiree Only	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$0.00	\$504.59	\$504.59
20-24 LCPS Years	\$50.46	\$454.13	\$504.59
15-19 LCPS Years	\$252.30	\$252.29	\$504.59
10-14 LCPS Years	\$353.21	\$151.38	\$504.59

MEDICARE ADVANTAGE PLAN			
Medicare Retiree + Medicare Spouse	Retiree Cost (Monthly)	LCPS Cost (Monthly)	Total Premium
25+ LCPS Years	\$0.00	\$1,009.18	\$1,009.18
20-24 LCPS Years	\$100.92	\$908.26	\$1,009.18
15-19 LCPS Years	\$504.59	\$504.59	\$1,009.18
10-14 LCPS Years	\$706.43	\$302.75	\$1,009.18