2016 Baltimore County Government Monthly Insurance Contribution Rates

For Retirees Retired ***On or After July 1, 2007 and Hired Prior to July 1, 2007***

Effective 1/1/2016 through 12/31/2016

Dental and Vision Contributions			
Plan Name	**Coverage Level**	**Non-Medicare Retiree**	**Medicare Retirees/Dependent; Non-Medicare Dependent of Medicare Retiree; Over age 65 Dependent/Retiree**
Carefirst BCBS Traditional Dental	Individual	$ 32.97	$ 32.97
	Parent + 1 Child	$ 49.43	$ 49.43
	Retiree + Spouse	$ 65.92	$ 65.92
	Family	$ 98.92	$ 98.92
Carefirst BCBS Preferred Dental PPO	Individual	$ 6.67	$ 26.70
	Parent + 1 Child	$ 9.46	$ 37.86
	Retiree + Spouse	$ 12.62	$ 50.51
	Family	$ 18.94	$ 75.79
Cigna Dental DHMO	Individual	$ 5.21	$ 20.86
	Parent + 1 Child	$ 9.40	$ 37.61
	Retiree + Spouse	$ 10.41	$ 41.67
	Family	$ 15.70	$ 62.81
Vision	Individual	$ 0.27	$ 2.70
	Parent + 1 Child	$ 0.40	$ 4.06
	Retiree + Spouse	$ 0.54	$ 5.40
	Family	$ 0.81	$ 8.10

Baltimore County Contributions to rates are based on creditable years of service. Please refer to the area of the chart that corresponds to your creditable years of service.

30+ YOS, County Pays 77% of PPO Premium, 87% of OAPIN/HMO, 72% of Medicare Supplemental				
General government employees hired prior to 07/01/2007 who retire with 30 or more years of service and Public Safety retirees with 25 years of service will receive same subsidy as active employees for retiree health plans.				
	Coverage Level	**Total Monthly Premium**	**County Monthly Share**	**Retiree Monthly Share**
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 621.16	$ 185.54
	Parent + 1 Child	$ 1,183.90	$ 911.61	$ 272.29
	Retiree + Spouse	$ 1,721.44	$ 1,325.51	$ 395.93
	Family	$ 2,457.05	$ 1,891.93	$ 565.12
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 555.86	$ 83.05
	Parent + 1 Child	$ 927.54	$ 806.96	$ 120.58
	Retiree + Spouse	$ 1,367.92	$ 1,190.10	$ 177.82
	Family	$ 1,931.71	$ 1,680.59	$ 251.12
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 525.35	$ 78.49
	Parent + 1 Child	$ 876.59	$ 762.64	$ 113.95
	Retiree + Spouse	$ 1,292.82	$ 1,124.76	$ 168.06
	Family	$ 1,825.65	$ 1,588.32	$ 237.33
Cigna Medicare Surround	Individual	$ 438.64	$ 315.83	$ 122.81
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 153.99	$ 59.88
Kaiser Medicare Plus	Individual	$ 329.52	$ 237.26	$ 92.26
Non-Medicare Dep of Medicare Retiree; Over Age 65 Retiree/Dep not eligible for Medicare, County Pays 72%				
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 580.83	$ 225.87
	Parent + 1 Child	$ 1,183.90	$ 852.41	$ 331.49
	Retiree + Spouse	$ 1,721.44	$ 1,239.44	$ 482.00
	Family	$ 2,457.05	$ 1,769.08	$ 687.97
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 460.02	$ 178.89
	Parent + 1 Child	$ 927.54	$ 667.83	$ 259.71
	Retiree + Spouse	$ 1,367.92	$ 984.91	$ 383.01
	Family	$ 1,931.71	$ 1,390.84	$ 540.87
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 434.77	$ 169.07
	Parent + 1 Child	$ 876.59	$ 631.15	$ 245.44
	Retiree + Spouse	$ 1,292.82	$ 930.84	$ 361.98
	Family	$ 1,825.65	$ 1,314.47	$ 511.18

* You have the right to opt out of the County's Medicare Part D Prescription plan. This means that you may elect the Cigna Medicare Surround plan as a Medicare supplement only and you may purchase an independent Medicare Part D Prescription plan. Please see the rates provided above to evaluate whether an independent Part D plan might be more cost effective for you. Please visit medicare.gov or call 1-800-633-4227 for details.

2016 Baltimore County Government Monthly Insurance Contribution Rates

For Retirees Retired ***On or After July 1, 2007 and Hired Prior to July 1, 2007***

Effective 1/1/2016 through 12/31/2016

29 YOS, County Pays 73.5% of PPO Premium, 82% of OAPIN/HMO, 69.5% of Medicare Supplemental				
	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 592.93	$ 213.77
	Parent + 1 Child	$ 1,183.90	$ 870.17	$ 313.73
	Retiree + Spouse	$ 1,721.44	$ 1,265.26	$ 456.18
	Family	$ 2,457.05	$ 1,805.94	$ 651.11
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 523.91	$ 115.00
	Parent + 1 Child	$ 927.54	$ 760.59	$ 166.95
	Retiree + Spouse	$ 1,367.92	$ 1,121.70	$ 246.22
	Family	$ 1,931.71	$ 1,584.01	$ 347.70
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 495.15	$ 108.69
	Parent + 1 Child	$ 876.59	$ 718.81	$ 157.78
	Retiree + Spouse	$ 1,292.82	$ 1,060.12	$ 232.70
	Family	$ 1,825.65	$ 1,497.04	$ 328.61
Cigna Medicare Surround	Individual	$ 438.64	$ 304.86	$ 133.78
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 148.64	$ 65.23
Kaiser Medicare Plus	Individual	$ 329.52	$ 229.02	$ 100.50
Non-Medicare Dep of Medicare Retiree; Over Age 65 Retiree/Dep not eligible for Medicare County Pays 69.5%				
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 560.66	$ 246.04
	Parent + 1 Child	$ 1,183.90	$ 822.82	$ 361.08
	Retiree + Spouse	$ 1,721.44	$ 1,196.41	$ 525.03
	Family	$ 2,457.05	$ 1,707.65	$ 749.40
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 444.05	$ 194.86
	Parent + 1 Child	$ 927.54	$ 644.65	$ 282.89
	Retiree + Spouse	$ 1,367.92	$ 950.71	$ 417.21
	Family	$ 1,931.71	$ 1,342.54	$ 589.17
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 419.67	$ 184.17
	Parent + 1 Child	$ 876.59	$ 609.24	$ 267.35
	Retiree + Spouse	$ 1,292.82	$ 898.51	$ 394.31
	Family	$ 1,825.65	$ 1,268.83	$ 556.82

28 YOS County Pays 70.2% of PPO Premium, 77% of OAPIN/HMO, 67% of Medicare Supplemental				
	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 566.31	$ 240.39
	Parent + 1 Child	$ 1,183.90	$ 831.10	$ 352.80
	Retiree + Spouse	$ 1,721.44	$ 1,208.46	$ 512.98
	Family	$ 2,457.05	$ 1,724.85	$ 732.20
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 491.97	$ 146.94
	Parent + 1 Child	$ 927.54	$ 714.21	$ 213.33
	Retiree + Spouse	$ 1,367.92	$ 1,053.30	$ 314.62
	Family	$ 1,931.71	$ 1,487.42	$ 444.29
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 464.96	$ 138.88
	Parent + 1 Child	$ 876.59	$ 674.98	$ 201.61
	Retiree + Spouse	$ 1,292.82	$ 995.48	$ 297.34
	Family	$ 1,825.65	$ 1,405.76	$ 419.89
Cigna Medicare Surround	Individual	$ 438.64	$ 293.89	$ 144.75
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 143.30	$ 70.57
Kaiser Medicare Plus	Individual	$ 329.52	$ 220.78	$ 108.74
Non-Medicare Dep of Medicare Retiree; Over Age 65 Retiree/Dep not eligible for Medicare, County Pays 67%				
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 540.49	$ 266.21
	Parent + 1 Child	$ 1,183.90	$ 793.22	$ 390.68
	Retiree + Spouse	$ 1,721.44	$ 1,153.37	$ 568.07
	Family	$ 2,457.05	$ 1,646.23	$ 810.82
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 428.07	$ 210.84
	Parent + 1 Child	$ 927.54	$ 621.46	$ 306.08
	Retiree + Spouse	$ 1,367.92	$ 916.51	$ 451.41
	Family	$ 1,931.71	$ 1,294.25	$ 637.46
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 404.58	$ 199.26
	Parent + 1 Child	$ 876.59	$ 587.32	$ 289.27
	Retiree + Spouse	$ 1,292.82	$ 866.19	$ 426.63
	Family	$ 1,825.65	$ 1,223.19	$ 602.46

* You have the right to opt out of the County's Medicare Part D Prescription plan. This means that you may elect the Cigna Medicare Surround plan as a Medicare supplement only and you may purchase an independent Medicare Part D Prescription plan. Please see the rates provided above to evaluate whether an independent Part D plan might be more cost effective for you. Please visit medicare.gov or call 1-800-633-4227 for details.

2016 Baltimore County Government Monthly Insurance Contribution Rates

For Retirees Retired ***On or After July 1, 2007 and Hired Prior to July 1, 2007***

Effective 1/1/2016 through 12/31/2016

27 YOS, County Pays 66.9% of PPO Premium, 72% of OAPIN/HMO, 64.5% of Medicare Supplemental				
	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 539.69	$ 267.01
	Parent + 1 Child	$ 1,183.90	$ 792.03	$ 391.87
	Retiree + Spouse	$ 1,721.44	$ 1,151.65	$ 569.79
	Family	$ 2,457.05	$ 1,643.77	$ 813.28
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 460.02	$ 178.89
	Parent + 1 Child	$ 927.54	$ 667.83	$ 259.71
	Retiree + Spouse	$ 1,367.92	$ 984.91	$ 383.01
	Family	$ 1,931.71	$ 1,390.84	$ 540.87
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 434.77	$ 169.07
	Parent + 1 Child	$ 876.59	$ 631.15	$ 245.44
	Retiree + Spouse	$ 1,292.82	$ 930.84	$ 361.98
	Family	$ 1,825.65	$ 1,314.47	$ 511.18
Cigna Medicare Surround	Individual	$ 438.64	$ 282.93	$ 155.71
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 137.95	$ 75.92
Kaiser Medicare Plus	Individual	$ 329.52	$ 212.55	$ 116.97
Non-Medicare Dep of Medicare Retiree; Over Age 65 Retiree/Dep not eligible for Medicare County Pays 64.5%				
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 520.33	$ 286.37
	Parent + 1 Child	$ 1,183.90	$ 763.62	$ 420.28
	Retiree + Spouse	$ 1,721.44	$ 1,110.33	$ 611.11
	Family	$ 2,457.05	$ 1,584.80	$ 872.25
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 412.10	$ 226.81
	Parent + 1 Child	$ 927.54	$ 598.27	$ 329.27
	Retiree + Spouse	$ 1,367.92	$ 882.31	$ 485.61
	Family	$ 1,931.71	$ 1,245.96	$ 685.75
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 389.48	$ 214.36
	Parent + 1 Child	$ 876.59	$ 565.41	$ 311.18
	Retiree + Spouse	$ 1,292.82	$ 833.87	$ 458.95
	Family	$ 1,825.65	$ 1,177.55	$ 648.10

26 YOS, County Pays 63.6% of PPO Premium, 67% of OAPIN/HMO, 62% of Medicare Supplemental				
	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 513.07	$ 293.63
	Parent + 1 Child	$ 1,183.90	$ 752.97	$ 430.93
	Retiree + Spouse	$ 1,721.44	$ 1,094.84	$ 626.60
	Family	$ 2,457.05	$ 1,562.69	$ 894.36
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 428.07	$ 210.84
	Parent + 1 Child	$ 927.54	$ 621.46	$ 306.08
	Retiree + Spouse	$ 1,367.92	$ 916.51	$ 451.41
	Family	$ 1,931.71	$ 1,294.25	$ 637.46
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 404.58	$ 199.26
	Parent + 1 Child	$ 876.59	$ 587.32	$ 289.27
	Retiree + Spouse	$ 1,292.82	$ 866.19	$ 426.63
	Family	$ 1,825.65	$ 1,223.19	$ 602.46
Cigna Medicare Surround	Individual	$ 438.64	$ 271.96	$ 166.68
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 132.60	$ 81.27
Kaiser Medicare Plus	Individual	$ 329.52	$ 204.31	$ 125.21
Non-Medicare Dep of Medicare Retiree; Over Age 65 Retiree/Dep not eligible for Medicare County Pays 62%				
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 500.16	$ 306.54
	Parent + 1 Child	$ 1,183.90	$ 734.02	$ 449.88
	Retiree + Spouse	$ 1,721.44	$ 1,067.30	$ 654.14
	Family	$ 2,457.05	$ 1,523.38	$ 933.67
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 396.13	$ 242.78
	Parent + 1 Child	$ 927.54	$ 575.08	$ 352.46
	Retiree + Spouse	$ 1,367.92	$ 848.12	$ 519.80
	Family	$ 1,931.71	$ 1,197.67	$ 734.04
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 374.39	$ 229.45
	Parent + 1 Child	$ 876.59	$ 543.49	$ 333.10
	Retiree + Spouse	$ 1,292.82	$ 801.55	$ 491.27
	Family	$ 1,825.65	$ 1,131.91	$ 693.74

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2016 Baltimore County Government Monthly Insurance Contribution Rates

For Retirees Retired ***On or After July 1, 2007 and Hired Prior to July 1, 2007***

Effective 1/1/2016 through 12/31/2016

25 YOS, County Pays 60.3% of PPO Premium, 62% of OAPIN/HMO, 59.5% of Medicare Supplemental				
	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 486.45	$ 320.25
	Parent + 1 Child	$ 1,183.90	$ 713.90	$ 470.00
	Retiree + Spouse	$ 1,721.44	$ 1,038.03	$ 683.41
	Family	$ 2,457.05	$ 1,481.61	$ 975.44
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 396.13	$ 242.78
	Parent + 1 Child	$ 927.54	$ 575.08	$ 352.46
	Retiree + Spouse	$ 1,367.92	$ 848.12	$ 519.80
	Family	$ 1,931.71	$ 1,197.67	$ 734.04
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 374.39	$ 229.45
	Parent + 1 Child	$ 876.59	$ 543.49	$ 333.10
	Retiree + Spouse	$ 1,292.82	$ 801.55	$ 491.27
	Family	$ 1,825.65	$ 1,131.91	$ 693.74
Cigna Medicare Surround	Individual	$ 438.64	$ 261.00	$ 177.64
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 127.26	$ 86.61
Kaiser Medicare Plus	Individual	$ 329.52	$ 196.07	$ 133.45
Non-Medicare Dep of Medicare Retiree; Over Age 65 Retiree/Dep not eligible for Medicare County Pays 59.5%				
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 479.99	$ 326.71
	Parent + 1 Child	$ 1,183.90	$ 704.43	$ 479.47
	Retiree + Spouse	$ 1,721.44	$ 1,024.26	$ 697.18
	Family	$ 2,457.05	$ 1,461.95	$ 995.10
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 380.16	$ 258.75
	Parent + 1 Child	$ 927.54	$ 551.89	$ 375.65
	Retiree + Spouse	$ 1,367.92	$ 813.92	$ 554.00
	Family	$ 1,931.71	$ 1,149.37	$ 782.34
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 359.29	$ 244.55
	Parent + 1 Child	$ 876.59	$ 521.58	$ 355.01
	Retiree + Spouse	$ 1,292.82	$ 769.23	$ 523.59
	Family	$ 1,825.65	$ 1,086.27	$ 739.38

AT 25 YOS, PUBLIC SAFETY RETIREES RECEIVE SAME SUBSIDY AS AVAILABLE FOR ACTIVE EMPLOYEES AT THE TIME OF THEIR RETIREMENT FOR PRE-MEDICARE PLANS AND 72% OF PREMIUM FOR MEDICARE PLANS (INCLUDING SPOUSES). REFER TO RATES FOR 30 YEARS OF SERVICE.

24 YOS, County Pays 57% of Premium				
	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 459.82	$ 346.88
	Parent + 1 Child	$ 1,183.90	$ 674.83	$ 509.07
	Retiree + Spouse	$ 1,721.44	$ 981.23	$ 740.21
	Family	$ 2,457.05	$ 1,400.52	$ 1,056.53
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 364.18	$ 274.73
	Parent + 1 Child	$ 927.54	$ 528.70	$ 398.84
	Retiree + Spouse	$ 1,367.92	$ 779.72	$ 588.20
	Family	$ 1,931.71	$ 1,101.08	$ 830.63
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 344.19	$ 259.65
	Parent + 1 Child	$ 876.59	$ 499.66	$ 376.93
	Retiree + Spouse	$ 1,292.82	$ 736.91	$ 555.91
	Family	$ 1,825.65	$ 1,040.63	$ 785.02
Cigna Medicare Surround	Individual	$ 438.64	$ 250.03	$ 188.61
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 121.91	$ 91.96
Kaiser Medicare Plus	Individual	$ 319.18	$ 181.94	$ 137.24

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For Retirees Retired ***On or After July 1, 2007 and Hired Prior to July 1, 2007***

Effective 1/1/2016 through 12/31/2016

23 YOS, County Pays 54.5% of Premium				
	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 439.66	$ 367.04
	Parent + 1 Child	$ 1,183.90	$ 645.23	$ 538.67
	Retiree + Spouse	$ 1,721.44	$ 938.19	$ 783.25
	Family	$ 2,457.05	$ 1,339.10	$ 1,117.95
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 348.21	$ 290.70
	Parent + 1 Child	$ 927.54	$ 505.51	$ 422.03
	Retiree + Spouse	$ 1,367.92	$ 745.52	$ 622.40
	Family	$ 1,931.71	$ 1,052.79	$ 878.92
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 329.10	$ 274.74
	Parent + 1 Child	$ 876.59	$ 477.75	$ 398.84
	Retiree + Spouse	$ 1,292.82	$ 704.59	$ 588.23
	Family	$ 1,825.65	$ 994.98	$ 830.67
Cigna Medicare Surround	Individual	$ 438.64	$ 239.06	$ 199.58
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 116.56	$ 97.31
Kaiser Medicare Plus	Individual	$ 329.52	$ 179.59	$ 149.93

22 YOS, County Pays 52% of Premium				
	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 419.49	$ 387.21
	Parent + 1 Child	$ 1,183.90	$ 615.63	$ 568.27
	Retiree + Spouse	$ 1,721.44	$ 895.15	$ 826.29
	Family	$ 2,457.05	$ 1,277.67	$ 1,179.38
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 332.24	$ 306.67
	Parent + 1 Child	$ 927.54	$ 482.33	$ 445.21
	Retiree + Spouse	$ 1,367.92	$ 711.32	$ 656.60
	Family	$ 1,931.71	$ 1,004.49	$ 927.22
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 314.00	$ 289.84
	Parent + 1 Child	$ 876.59	$ 455.83	$ 420.76
	Retiree + Spouse	$ 1,292.82	$ 672.27	$ 620.55
	Family	$ 1,825.65	$ 949.34	$ 876.31
Cigna Medicare Surround	Individual	$ 438.64	$ 228.10	$ 210.54
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 111.22	$ 102.65
Kaiser Medicare Plus	Individual	$ 329.52	$ 171.36	$ 158.16

21 YOS, County Pays 50% of Premium				
	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 403.35	$ 403.35
	Parent + 1 Child	$ 1,183.90	$ 591.95	$ 591.95
	Retiree + Spouse	$ 1,721.44	$ 860.72	$ 860.72
	Family	$ 2,457.05	$ 1,228.53	$ 1,228.52
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 319.46	$ 319.45
	Parent + 1 Child	$ 927.54	$ 463.77	$ 463.77
	Retiree + Spouse	$ 1,367.92	$ 683.96	$ 683.96
	Family	$ 1,931.71	$ 965.86	$ 965.85
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 301.92	$ 301.92
	Parent + 1 Child	$ 876.59	$ 438.30	$ 438.29
	Retiree + Spouse	$ 1,292.82	$ 646.41	$ 646.41
	Family	$ 1,825.65	$ 912.83	$ 912.82
Cigna Medicare Surround	Individual	$ 438.64	$ 219.32	$ 219.32
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 106.94	$ 106.93
Kaiser Medicare Plus	Individual	$ 329.52	$ 164.76	$ 164.76

* You have the right to opt out of the County's Medicare Part D Prescription plan. This means that you may elect the Cigna Medicare Surround plan as a Medicare supplement only and you may purchase an independent Medicare Part D Prescription plan. Please see the rates provided above to evaluate whether an independent Part D plan might be more cost effective for you. Please visit medicare.gov or call 1-800-633-4227 for details.

2016 Baltimore County Government Monthly Insurance Contribution Rates

For Retirees Retired ***On or After July 1, 2007 and Hired Prior to July 1, 2007***

Effective 1/1/2016 through 12/31/2016

20 YOS, County Pays 48% of Premium				
	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 387.22	$ 419.48
	Parent + 1 Child	$ 1,183.90	$ 568.28	$ 615.62
	Retiree + Spouse	$ 1,721.44	$ 826.30	$ 895.14
	Family	$ 2,457.05	$ 1,179.39	$ 1,277.66
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 306.68	$ 332.23
	Parent + 1 Child	$ 927.54	$ 445.22	$ 482.32
	Retiree + Spouse	$ 1,367.92	$ 656.61	$ 711.31
	Family	$ 1,931.71	$ 927.23	$ 1,004.48
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 289.85	$ 313.99
	Parent + 1 Child	$ 876.59	$ 420.77	$ 455.82
	Retiree + Spouse	$ 1,292.82	$ 620.56	$ 672.26
	Family	$ 1,825.65	$ 876.32	$ 949.33
Cigna Medicare Surround	Individual	$ 438.64	$ 210.55	$ 228.09
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 102.66	$ 111.21
Kaiser Medicare Plus	Individual	$ 319.18	$ 153.21	$ 165.97

19 YOS, County Pays 44.5% of Premium				
	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 358.99	$ 447.71
	Parent + 1 Child	$ 1,183.90	$ 526.84	$ 657.06
	Retiree + Spouse	$ 1,721.44	$ 766.05	$ 955.39
	Family	$ 2,457.05	$ 1,093.39	$ 1,363.66
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 284.32	$ 354.59
	Parent + 1 Child	$ 927.54	$ 412.76	$ 514.78
	Retiree + Spouse	$ 1,367.92	$ 608.73	$ 759.19
	Family	$ 1,931.71	$ 859.62	$ 1,072.09
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 268.71	$ 335.13
	Parent + 1 Child	$ 876.59	$ 390.09	$ 486.50
	Retiree + Spouse	$ 1,292.82	$ 575.31	$ 717.51
	Family	$ 1,825.65	$ 812.42	$ 1,013.23
Cigna Medicare Surround	Individual	$ 438.64	$ 195.20	$ 243.44
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 95.18	$ 118.69
Kaiser Medicare Plus	Individual	$ 329.52	$ 146.64	$ 182.88

18 YOS, County Pays 42% of Premium				
	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 338.82	$ 467.88
	Parent + 1 Child	$ 1,183.90	$ 497.24	$ 686.66
	Retiree + Spouse	$ 1,721.44	$ 723.01	$ 998.43
	Family	$ 2,457.05	$ 1,031.97	$ 1,425.08
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 268.35	$ 370.56
	Parent + 1 Child	$ 927.54	$ 389.57	$ 537.97
	Retiree + Spouse	$ 1,367.92	$ 574.53	$ 793.39
	Family	$ 1,931.71	$ 811.32	$ 1,120.39
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 253.62	$ 350.22
	Parent + 1 Child	$ 876.59	$ 368.17	$ 508.42
	Retiree + Spouse	$ 1,292.82	$ 542.99	$ 749.83
	Family	$ 1,825.65	$ 766.78	$ 1,058.87
Cigna Medicare Surround	Individual	$ 438.64	$ 184.23	$ 254.41
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 89.83	$ 124.04
Kaiser Medicare Plus	Individual	$ 329.52	$ 138.40	$ 191.12

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2016 Baltimore County Government Monthly Insurance Contribution Rates

For Retirees Retired ***On or After July 1, 2007 and Hired Prior to July 1, 2007***

Effective 1/1/2016 through 12/31/2016

17 YOS, County Pays 39.5% of Premium				
	Coverage Level	**Total Monthly Premium**	**County Monthly Share**	**Retiree Monthly Share**
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 318.65	$ 488.05
	Parent + 1 Child	$ 1,183.90	$ 467.65	$ 716.25
	Retiree + Spouse	$ 1,721.44	$ 679.97	$ 1,041.47
	Family	$ 2,457.05	$ 970.54	$ 1,486.51
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 252.37	$ 386.54
	Parent + 1 Child	$ 927.54	$ 366.38	$ 561.16
	Retiree + Spouse	$ 1,367.92	$ 540.33	$ 827.59
	Family	$ 1,931.71	$ 763.03	$ 1,168.68
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 238.52	$ 365.32
	Parent + 1 Child	$ 876.59	$ 346.26	$ 530.33
	Retiree + Spouse	$ 1,292.82	$ 510.67	$ 782.15
	Family	$ 1,825.65	$ 721.14	$ 1,104.51
Cigna Medicare Surround	Individual	$ 438.64	$ 173.27	$ 265.37
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 84.48	$ 129.39
Kaiser Medicare Plus	Individual	$ 329.52	$ 130.17	$ 199.35

16 YOS, County Pays 37% of Premium				
	Coverage Level	**Total Monthly Premium**	**County Monthly Share**	**Retiree Monthly Share**
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 298.48	$ 508.22
	Parent + 1 Child	$ 1,183.90	$ 438.05	$ 745.85
	Retiree + Spouse	$ 1,721.44	$ 636.94	$ 1,084.50
	Family	$ 2,457.05	$ 909.11	$ 1,547.94
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 236.40	$ 402.51
	Parent + 1 Child	$ 927.54	$ 343.19	$ 584.35
	Retiree + Spouse	$ 1,367.92	$ 506.14	$ 861.78
	Family	$ 1,931.71	$ 714.74	$ 1,216.97
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 223.43	$ 380.41
	Parent + 1 Child	$ 876.59	$ 324.34	$ 552.25
	Retiree + Spouse	$ 1,292.82	$ 478.35	$ 814.47
	Family	$ 1,825.65	$ 675.50	$ 1,150.15
Cigna Medicare Surround	Individual	$ 438.64	$ 162.30	$ 276.34
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 79.14	$ 134.73
Kaiser Medicare Plus	Individual	$ 329.52	$ 121.93	$ 207.59

15 YOS, County Pays 34.5% of Premium				
	Coverage Level	**Total Monthly Premium**	**County Monthly Share**	**Retiree Monthly Share**
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 278.32	$ 528.38
	Parent + 1 Child	$ 1,183.90	$ 408.45	$ 775.45
	Retiree + Spouse	$ 1,721.44	$ 593.90	$ 1,127.54
	Family	$ 2,457.05	$ 847.69	$ 1,609.36
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 220.43	$ 418.48
	Parent + 1 Child	$ 927.54	$ 320.01	$ 607.53
	Retiree + Spouse	$ 1,367.92	$ 471.94	$ 895.98
	Family	$ 1,931.71	$ 666.44	$ 1,265.27
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 208.33	$ 395.51
	Parent + 1 Child	$ 876.59	$ 302.43	$ 574.16
	Retiree + Spouse	$ 1,292.82	$ 446.03	$ 846.79
	Family	$ 1,825.65	$ 629.85	$ 1,195.80
Cigna Medicare Surround	Individual	$ 438.64	$ 151.34	$ 287.30
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 73.79	$ 140.08
Kaiser Medicare Plus	Individual	$ 329.52	$ 113.69	$ 215.83

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2016 Baltimore County Government Monthly Insurance Contribution Rates

For Retirees Retired ***On or After July 1, 2007 and Hired Prior to July 1, 2007***

Effective 1/1/2016 through 12/31/2016

14 YOS, County Pays 32% of Premium	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 258.15	$ 548.55
	Parent + 1 Child	$ 1,183.90	$ 378.85	$ 805.05
	Retiree + Spouse	$ 1,721.44	$ 550.87	$ 1,170.57
	Family	$ 2,457.05	$ 786.26	$ 1,670.79
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 204.46	$ 434.45
	Parent + 1 Child	$ 927.54	$ 296.82	$ 630.72
	Retiree + Spouse	$ 1,367.92	$ 437.74	$ 930.18
	Family	$ 1,931.71	$ 618.15	$ 1,313.56
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 193.23	$ 410.61
	Parent + 1 Child	$ 876.59	$ 280.51	$ 596.08
	Retiree + Spouse	$ 1,292.82	$ 413.71	$ 879.11
	Family	$ 1,825.65	$ 584.21	$ 1,241.44
Cigna Medicare Surround	Individual	$ 438.64	$ 140.37	$ 298.27
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 68.44	$ 145.43
Kaiser Medicare Plus	Individual	$ 329.52	$ 105.45	$ 224.07

13 YOS, County Pays 29.5% of Premium	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 237.98	$ 568.72
	Parent + 1 Child	$ 1,183.90	$ 349.26	$ 834.64
	Retiree + Spouse	$ 1,721.44	$ 507.83	$ 1,213.61
	Family	$ 2,457.05	$ 724.83	$ 1,732.22
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 188.48	$ 450.43
	Parent + 1 Child	$ 927.54	$ 273.63	$ 653.91
	Retiree + Spouse	$ 1,367.92	$ 403.54	$ 964.38
	Family	$ 1,931.71	$ 569.86	$ 1,361.85
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 178.14	$ 425.70
	Parent + 1 Child	$ 876.59	$ 258.60	$ 617.99
	Retiree + Spouse	$ 1,292.82	$ 381.39	$ 911.43
	Family	$ 1,825.65	$ 538.57	$ 1,287.08
Cigna Medicare Surround	Individual	$ 438.64	$ 129.40	$ 309.24
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 63.10	$ 150.77
Kaiser Medicare Plus	Individual	$ 329.52	$ 97.21	$ 232.31

12 YOS, County Pays 27% of Premium	Coverage Level	Total Monthly Premium	County Monthly Share	Retiree Monthly Share
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 217.81	$ 588.89
	Parent + 1 Child	$ 1,183.90	$ 319.66	$ 864.24
	Retiree + Spouse	$ 1,721.44	$ 464.79	$ 1,256.65
	Family	$ 2,457.05	$ 663.41	$ 1,793.64
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 172.51	$ 466.40
	Parent + 1 Child	$ 927.54	$ 250.44	$ 677.10
	Retiree + Spouse	$ 1,367.92	$ 369.34	$ 998.58
	Family	$ 1,931.71	$ 521.57	$ 1,410.14
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 163.04	$ 440.80
	Parent + 1 Child	$ 876.59	$ 236.68	$ 639.91
	Retiree + Spouse	$ 1,292.82	$ 349.07	$ 943.75
	Family	$ 1,825.65	$ 492.93	$ 1,332.72
Cigna Medicare Surround	Individual	$ 438.64	$ 118.44	$ 320.20
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 57.75	$ 156.12
Kaiser Medicare Plus	Individual	$ 329.52	$ 88.98	$ 240.54

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2016 Baltimore County Government Monthly Insurance Contribution Rates

For Retirees Retired ***On or After July 1, 2007 and Hired Prior to July 1, 2007***

Effective 1/1/2016 through 12/31/2016

11 YOS, County Pays 24.5% of Premium				
	Coverage Level	**Total Monthly Premium**	**County Monthly Share**	**Retiree Monthly Share**
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 197.65	$ 609.05
	Parent + 1 Child	$ 1,183.90	$ 290.06	$ 893.84
	Retiree + Spouse	$ 1,721.44	$ 421.76	$ 1,299.68
	Family	$ 2,457.05	$ 601.98	$ 1,855.07
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 156.54	$ 482.37
	Parent + 1 Child	$ 927.54	$ 227.25	$ 700.29
	Retiree + Spouse	$ 1,367.92	$ 335.15	$ 1,032.77
	Family	$ 1,931.71	$ 473.27	$ 1,458.44
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 147.95	$ 455.89
	Parent + 1 Child	$ 876.59	$ 214.77	$ 661.82
	Retiree + Spouse	$ 1,292.82	$ 316.75	$ 976.07
	Family	$ 1,825.65	$ 447.29	$ 1,378.36
Cigna Medicare Surround	Individual	$ 438.64	$ 107.47	$ 331.17
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 52.40	$ 161.47
Kaiser Medicare Plus	Individual	$ 329.52	$ 80.74	$ 248.78

10 YOS, County Pays 22% of Premium				
	Coverage Level	**Total Monthly Premium**	**County Monthly Share**	**Retiree Monthly Share**
Cigna OAP (In & Out of Network)	Individual	$ 806.70	$ 177.48	$ 629.22
	Parent + 1 Child	$ 1,183.90	$ 260.46	$ 923.44
	Retiree + Spouse	$ 1,721.44	$ 378.72	$ 1,342.72
	Family	$ 2,457.05	$ 540.56	$ 1,916.49
Cigna OAPIN (In Network Only)	Individual	$ 638.91	$ 140.57	$ 498.34
	Parent + 1 Child	$ 927.54	$ 204.06	$ 723.48
	Retiree + Spouse	$ 1,367.92	$ 300.95	$ 1,066.97
	Family	$ 1,931.71	$ 424.98	$ 1,506.73
Kaiser Permanente Select HMO	Individual	$ 603.84	$ 132.85	$ 470.99
	Parent + 1 Child	$ 876.59	$ 192.85	$ 683.74
	Retiree + Spouse	$ 1,292.82	$ 284.43	$ 1,008.39
	Family	$ 1,825.65	$ 401.65	$ 1,424.00
Cigna Medicare Surround	Individual	$ 438.64	$ 96.51	$ 342.13
****Cigna Medicare Surround without Rx***	Individual	$ 213.87	$ 47.06	$ 166.81
Kaiser Medicare Plus	Individual	$ 329.52	$ 72.50	$ 257.02

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