

# Baltimore County Government Monthly Insurance Contribution Rates for Retirees

Retired Prior to July 1, 2007

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

Non-Medicare Plans	Coverage Level	Total Premium	Date of Retirement On/After 2/2/92 with 30 years service* County pays same as active employees	Date of Retirement On/After 2/2/92 with 20-29 years service* 75% active employees	Date of Retirement On/After 2/2/92 with 10-19 years service* 50% active employees	Date of Retirement Before 2/1/92 County pays 90% for medical also disability retirees, retired prior to 3/11/96	Non-Medicare spouse of Medicare Retiree; Non-Medicare Widow/Widower; Age 65 Retiree/Spouse not eligible for Medicare subsidy is 75% of total premium
			1	2	3	4	5
Cigna Open Access Plus (OAP)	Individual	\$ 806.70	\$ 185.54	\$ 340.83	\$ 496.12	\$ 80.67	\$ 201.67
	Parent + 1 Child	\$ 1,183.90	\$ 272.29	\$ 500.19	\$ 728.09	\$ 118.39	\$ 295.97
	Retiree + Spouse	\$ 1,721.44	\$ 395.93	\$ 727.30	\$ 1,058.68	\$ 172.14	\$ 430.36
	Family	\$ 2,457.05	\$ 565.12	\$ 1,038.10	\$ 1,511.08	\$ 245.70	\$ 614.26
Cigna Open Access Plus In-Network (OAPIN)	Individual	\$ 638.91	\$ 83.05	\$ 222.02	\$ 360.98	\$ 63.89	\$ 159.72
	Parent + 1 Child	\$ 927.54	\$ 120.58	\$ 322.32	\$ 524.06	\$ 92.75	\$ 231.88
	Retiree + Spouse	\$ 1,367.92	\$ 177.82	\$ 475.35	\$ 772.87	\$ 136.79	\$ 341.98
	Family	\$ 1,931.71	\$ 251.12	\$ 671.26	\$ 1,091.41	\$ 193.17	\$ 482.92
Kaiser Permanente Select HMO	Individual	\$ 603.84	\$ 78.49	\$ 209.83	\$ 341.16	\$ 60.38	\$ 150.96
	Parent + 1 Child	\$ 876.59	\$ 113.95	\$ 304.61	\$ 495.27	\$ 87.65	\$ 219.14
	Retiree + Spouse	\$ 1,292.82	\$ 168.06	\$ 449.25	\$ 730.44	\$ 129.28	\$ 323.20
	Family	\$ 1,825.65	\$ 237.33	\$ 634.41	\$ 1,031.49	\$ 182.56	\$ 456.41

Dental and Vision Plans	Coverage Level	Non-Medicare Retirees/Dependents	Medicare Retirees/Dependent; Non-Medicare Dependent of Medicare Retiree; Retiree/Dependent
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 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
CareFirst BCBS Davis Vision	Individual	\$ 0.27	\$ 2.70
	Parent + 1 Child	\$ 0.40	\$ 4.06
	Retiree + Spouse	\$ 0.54	\$ 5.40
	Family	\$ 0.81	\$ 8.10

Medicare Supplemental Plans	Total Monthly Premium	County Monthly Cost (County Pays 75% of the Premium)	Retiree/Dependent Monthly Cost
Cigna Medicare Surround	\$ 438.64	\$ 328.98	\$ 109.66
*Cigna Medicare Surround without Rx	\$ 213.87	\$ 160.41	\$ 53.46
Kaiser Medicare Plus	\$ 329.52	\$ 247.14	\$ 82.38

\* 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](http://medicare.gov) or call 1-800-633-4227 for more information.

Subsidy rules:	
* Date of Retirement On/After 2/2/92 w/30 years service- pays same as active employees- Column #1	* Retired after 2/2/92 with 20-29 years service- receives 75% of active subsidy- Column #2
* Disability retirees retired on/after 3/11/96, pay same as active- Column #1	* Retired after 2/2/92 with 10-19 years service- receives 50% of active subsidy- Column #3
* Police/Corrections Officers/Deputy Sheriffs w/20 yrs of service retired after 2/2/92- Column #1	* Disability retirees retired prior to 3/11/96, County pays 90%- Column #4
* Fire w/25 years service, retired after 2/2/92 or age 50 w/20 yrs. Service retired after 2/2/92- Column #1	* Widows/Widowers; Non-Medicare spouses of Medicare retirees- Column #5
* Incentive retirees, 1996- Column #1	* Retirees on/after 7/1/06 with less than 10 years service receive no subsidy for health benefits