



Section 2

County Employee Health Benefits

FY 2016 Maryland County Government Health Benefits Survey

Allegany

	Active Employees/Pre-65 Retirees		Medicare Retirees	
	Active Employees	Pre-65 Retirees	Medicare Eligible	Medicare w/Upgrade
Annual Deductible (Individual)			N/A	N/A
In-Network	N/A	N/A	N/A	N/A
Out-of-Network	300	300	N/A	N/A
Annual Deductible (Family)			N/A	N/A
In-Network	N/A	N/A	N/A	N/A
Out-of-Network	600	600	N/A	N/A
Office Co-Pays (In-Network)	20	20	N/A	N/A
ER Copay	50	50	N/A	N/A
Coinsurance (In-Network)			N/A	N/A
Coinsurance (Out-of-Network)			N/A	N/A
Out of Pocket Max. (Individual)			N/A	N/A
In-Network	2000	2000	N/A	N/A
Out-of-Network	2000	2000	N/A	N/A
Out of Pocket Max. (Family)			N/A	N/A
In-Network	4000	4000	N/A	N/A
Out-of-Network	4000	4000	N/A	N/A
Rx Plan: Retail Generic	5	7	N/A	N/A
Brand, Formulary	25	30	N/A	N/A
Brand, Non-Formulary	40	45	N/A	N/A
RX Plan: Mail Generic	5	7	N/A	N/A
Brand, Formulary	25	30	N/A	N/A
Brand, Non-Formulary	40	45	N/A	N/A

Notes: All Rx copays after \$100 deductible for pre-65 retirees. Medicare retirees are in a private Medicare Exchange Plan.

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	Yes		CareFirst BC/BS	CBIZ
			Other	
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	Yes	Via Flexible Spending Plan	Yes	No
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	No	No	Voluntary	Voluntary
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	No	Voluntary	Included	
Opt-out offered for employees covered by other health insurance plans?	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Yes	16	600	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	Y	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	CareFirst Blue Cross/Blue Shield			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Potentially			
What options have been implemented to reduce retiree health care costs?	Private health care exchange for post-65 retirees.			

FY 2016 Maryland County Government Health Benefits Survey				
Anne Arundel				
County: Anne Arundel County Government				
Person Responding: Douglas Hart				
Title: Sr. Personnel Analyst				
Phone: 410 222-7400				
Email: pehart01@aacounty.org				
Fax: 410 222-4512				
	Active Employee and Pre-65 Retirees			Medicare Retirees
	Triple Option	Blue Choice HMO	CareFirst EPO 1/1/16	Aetna Medicare Advantage 1/1/16
Annual Deductible (Individual)	125/250/500	100	100	0
In-Network				
Out-of-Network				
Annual Deductible (Family)	250/500/1000	200	200	0
In-Network				
Out-of-Network				
Office Co-Pays (In-Network)	15/25/70%AB	15	15	10
ER Copay	\$75	\$75	\$75	\$50
Coinsurance (In-Network)	95/5, 85/15, 70/30	100%	100%	100%
Coinsurance (Out-of-Network)				
Out of Pocket Max. (Individual)	500/1000/1500	800	1100	2000
In-Network				
Out-of-Network				
Out of Pocket Max. (Family)	1000/2000/3000	1600	3600	4000
In-Network				
Out-of-Network				
Rx Plan: Retail Generic	5	5	5	5
Brand, Formulary	25	25	25	25
Brand, Non-Formulary	35	35	35	35
RX Plan: Mail Generic	10	10	10	10/ 25 Non-CVS
Brand, Formulary	50	50	50	50/ 65 Non-CVS
Brand, Non-Formulary	70	70	70	70/ 85 Non-CVS
Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.				
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
	X	All Self -Insured except Aetna Medicare Advantage which is Fully-Insured		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	1307	1819	988	2763
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X	Full Cost thru 3rd Party	X	
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	Full Cost thru 3rd Party		X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	965	498-524-546-750	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N/A	Y	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	N/A			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Possibly			
What options have been implemented to reduce retiree health care costs?	Establishment of OPEB Trust Fund. RX EGWP. Switch to Fully-Insured Medicare Advantage Plan			

**FY 2016 Maryland County Government Health Benefits Survey
Baltimore City**

BALTIMORE CITY
EDWARD LOPEZ
H.R. MANAGER
410-396-7285
edward.lopez@baltimorecity.gov
410-545-1516

	Active Employee and Pre-65 Retirees				Medicare Retirees			
	PPO	PPN	POS	HMO	POS	Traditional BCBS	PPO	HMO
Annual Deductible (Individual)								
In-Network	N/A IN OR OUT	N/A	N/A	N/A	N/A IN OR OUT	N/A	N/A	N/A
Out-of-Network								
Annual Deductible (Family)					N/A IN OR OUT	N/A	N/A	
In-Network	N/A IN OR OUT	N/A	N/A	N/A				N/A
Out-of-Network								
Office Co-Pays (In-Network)	5	10	5	5	5	MAJOR MEDICAL	5	5
ER Copay	50	50	50	50	50	50	50	50
Coinsurance (In-Network)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Coinsurance (Out-of-Network)	50% OF R/C	50%	50%	NO OON	50% OF R/C	50% OF R/C	50% OF R/C	NO OON
Out of Pocket Max. (Individual)	N/A IN OR OUT	N/A	N/A	N/A	N/A IN OR OUT	N/A	N/A	N/A
In-Network								
Out-of-Network								
Out of Pocket Max. (Family)	N/A IN OR OUT	N/A	N/A	N/A	N/A IN OR OUT	N/A	N/A	N/A
In-Network								
Out-of-Network								
Rx Plan: Retail Generic	10				10	10	10	10
Brand, Formulary	20				20	20	20	20
Brand, Non-Formulary	30				30	30	30	30
RX Plan: Mail Generic	15				20	20	20	20
Brand, Formulary	25				40	40	40	40
Brand, Non-Formulary	35				60	60	60	60

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	415	650 - 2,500	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	Y	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?				
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?				
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?				
What options have been implemented to reduce retiree health care costs?				

FY 2016 Maryland County Government Health Benefits Survey

Baltimore County

County: Baltimore

Person Responding: Shelly Simon

Title: Personnel Analyst

Phone: 410-887-2004

Email: ssimon@baltimorecountymd.gov

Fax: 410-887-8710

	Active Employee and Pre-65 Retirees			Medicare Retirees	
	CIGNA Open Access Plus HMO (OAPIN)	CIGNA Open Access Plus (OAP)	Kaiser HMO	Cigna Medicare Surround	Kaiser Medicare Plus
Annual Deductible (Individual)	N/A		None	Not Applicable	None
In-Network		200			
Out-of-Network		300			
Annual Deductible (Family)	N/A				None
In-Network		400	None		
Out-of-Network		600			
Office Co-Pays (In-Network)	15	15	10	medicare	5
ER Copay	50	50	50	medicare	50
Coinsurance (In-Network)	N/A	15/85	None		
Coinsurance (Out-of-Network)		25/75	None		
Out of Pocket Max. (Individual)				\$2,000, \$300,000 lifetime	None
In-Network	1,100	1,000			
Out-of-Network		1,500	None		
Out of Pocket Max. (Family)					
In-Network	3,600	2,000			
Out-of-Network		3,000	None		
Rx Plan: Retail Generic	12	12	12	Greater of \$10 or 20%	5
Brand, Formulary	30	30	30	Greater of \$10 or 30%	5
Brand, Non-Formulary	45	45	45		
RX Plan: Mail Generic	24	24	24	Greater of \$10 or 20%	3
Brand, Formulary	60	60	60	Greater of \$10 or 30%	3
Brand, Non-Formulary	90	90	90		

Note: Kaiser Rx plan covers one copay for 60 day supply. Copays listed are for Kaiser Facility pharmacies only. Cigna Rx plans are for one month supply per copay and are covered under Express Scripts. T

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker	
	x				
	Fully-Insured	Other			
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees	
	263	2471	1442	6195	
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance	
	x	Limited through EAP	x		
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance	
			x	x	
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?	
	N	-	-	-	
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog		
	N	N/A	Y		

Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?
We offer limited incentives for different one time Wellness Events that are funded by our Cigna Wellness Fund.

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?
Cigna provides the stop loss for the Cigna plans. The specific attachment point is \$500,000, No aggregate.

Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?
Not sure.

What options have been implemented to reduce retiree health care costs?
Steps were taken for 2016 to encourage Medicare Retirees to find their own Medicare Part D plan, but it is not mandatory. Retirees subsidy was completely restructured for those retiring after 7/1/07 and for those hired after 7/1/07 have an even greater reduction in subsidy.

FY 2015 Maryland County Government Health Benefits Survey

Calvert

County: Calvert County

Person Responding: Tim Hayden

Title: Director of Finance & Budget

Phone: 410-535-1600 ext. 2435

Email: haydent@co.cal.md.us

Fax: 410-414-3720

	Active Employee/Pre-65 Retiree		Medicare Retirees		
	HMO	PPO	HMO	PPO	Standard Group
Annual Deductible (Individual)					
In-Network	N/A	N/A	N/A	N/A	N/A
Out-of-Network	N/A	200	N/A	200	300
Annual Deductible (Family)					
In-Network	N/A	N/A	N/A	N/A	N/A
Out-of-Network	N/A	400	N/A	400	300 pp
Office Co-Pays (In-Network)	5	10	5	10	NA
ER Copay	25	N/A	25	N/A	N/A
Coinsurance (In-Network)	100%	100%	N/A	100%	N/A
Coinsurance (Out-of-Network)	N/A	80%	N/A	80%	N/A
Out of Pocket Max. (Individual)					
In-Network	N/A	800	N/A	800	300
Out-of-Network	N/A	800	N/A	800	N/A
Out of Pocket Max. (Family)					
In-Network	N/A	1600	N/A	1600	300 pp
Out-of-Network	N/A	1600	N/A	1600	N/A
Rx Plan: Retail Generic	8	10	8	10	10
Brand, Formulary	15	20	15	20	20
Brand, Non-Formulary	30	35	30	35	35
RX Plan: Mail Generic	8	10	8	10	10
Brand, Formulary	15	20	15	20	20
Brand, Non-Formulary	30	35	30	35	35

FY 2016 Maryland County Government Health Benefits Survey

Caroline

County: Caroline County

Person Responding: Sherry Bratton

Title: Assistant Director of Human Resources

Phone: 410-479-4105

Email: sbratton@carolinemd.org

Fax: 410-479-4023

	Active Employee/ Pre-65 Retiree	Medicare Retirees		
	EPO/Active/Pre 65 Retiree	Medicare Supplement	N/A	N/A
Annual Deductible (Individual)			-	-
In-Network		N/A	-	-
Out-of-Network		N/A	-	-
Annual Deductible (Family)		Only individual	-	-
In-Network		N/A	-	-
Out-of-Network		N/A	-	-
Office Co-Pays (In-Network)	15 PRIM/30 SPEC	15	-	-
ER Copay	150	N/A	-	-
Coinsurance (In-Network)	None	N/A	-	-
Coinsurance (Out-of-Network)	None	N/A	-	-
Out of Pocket Max. (Individual)		N/A	-	-
In-Network	1500	N/A	-	-
Out-of-Network	3000	N/A	-	-
Out of Pocket Max. (Family)			-	-
In-Network	3000		-	-
Out-of-Network	6000		-	-
Rx Plan: Retail Generic	10	N/A	-	-
Brand, Formulary	25	N/A	-	-
Brand, Non-Formulary	40	N/A	-	-
RX Plan: Mail Generic	20	N/A	-	-
Brand, Formulary	50	N/A	-	-
Brand, Non-Formulary	80	N/A	-	-

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
			X	
	Fully-Insured	Other		
		Medicare Supplement is Hartford Insurance		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	72	44	39	24
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X			X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
		X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	per emp.	2 years?
	Y	23	VARIES	stopped in 2013
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	no	no	no	

Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs? yes

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?

Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?

What options have been implemented to reduce retiree health care costs? going to Hartford Insurance Company

FY 2016 Maryland County Government Health Benefits Survey

Carroll

	Active Employee/Pre-65 Retiree		Medicare Retirees	
	Choice	Choice Plus	Medicare Supplemental	N/A
Annual Deductible (Individual)			200	-
In-Network	N/A	N/A		-
Out-of-Network	N/A	200		-
Annual Deductible (Family)			400	-
In-Network	N/A	N/A		-
Out-of-Network	N/A	400		-
Office Co-Pays (In-Network)	10	15	N/A	-
ER Copay	50	50	4	-
Coinsurance (In-Network)	N/A	N/A	80/20	-
Coinsurance (Out-of-Network)	N/A	80/20	80/20	-
Out of Pocket Max. (Individual)			1,700	-
In-Network	N/A	N/A		-
Out-of-Network	N/A	1,700		-
Out of Pocket Max. (Family)			3,400	-
In-Network	N/A	N/A		-
Out-of-Network	N/A	3,400		-
Rx Plan: Retail Generic	10	10	10	-
Brand, Formulary	20	20	20	-
Brand, Non-Formulary	30	30	30	-
RX Plan: Mail Generic	10	10	10	-
Brand, Formulary	20	20	20	-
Brand, Non-Formulary	30	30	30	-

Note: Retail Copays are for 30 days; Mail Copays are for 90 days

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	259	393ee's/1522 total	279ee's/558 total	392ee's/567 total
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X		X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X		X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	X	102	\$400-\$1200	no
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Yes	Yes		
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	United Healthcare Insurance Company-BP Stop Loss. Individual SL-\$300,000. Aggregate-125% of Claims			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	possibly			
What options have been implemented to reduce retiree health care costs?	Those employees hired after 2005 have a higher cost-sharing of premium. We have also increased the years of service requirement to 15 years as opposed to 10 with a hire date after 2005.			

FY 2016 Maryland County Government Health Benefits Survey

Cecil

	Active Employee/Pre-65 Retirement		Medicare Retirees	
	Carefirst PPO - High Option	Carefirst PPO - Standard Option	Carefirst PPO-Standard Option	N/A
Annual Deductible (Individual)	200	400	400	-
In-Network	200	400	400	-
Out-of-Network	200	400	400	-
Annual Deductible (Family)	600	1,200	1,200	-
In-Network	600	1,200	1,200	-
Out-of-Network	600	1,200	1,200	-
Office Co-Pays (In-Network)	20 / 30	20 / 30	20 / 30	-
ER Copay	90% of allowed benefit after deductible	75% of allowed benefit after deductible	75% of allowed benefit after deductible	-
Coinsurance (In-Network)	90% of allowed benefit	75% of allowed benefit	75% of allowed benefit	-
Coinsurance (Out-of-Network)	75% of allowed benefit after deductible	65% of allowed benefit after deductible	65% of allowed benefit after deductible	-
Out of Pocket Max. (Individual)	1,500	2,000	2,000	-
In-Network	1,500	2,000	2,000	-
Out-of-Network	1,500	2,000	2,000	-
Out of Pocket Max. (Family)	4,500	6,000	6,000	-
In-Network	4,500	6,000	6,000	-
Out-of-Network	4,500	6,000	6,000	-
				-
Rx Plan: Retail Generic	\$10 copay for 30-day supply	\$10 copay for 30-day supply	\$10 copay for 30-day supply	-
Brand, Formulary	25% copay up-to maximum of \$50 for 30-day supply	25% copay up-to maximum of \$50 for 30-day supply	25% copay up-to maximum of \$50 for 30-day supply	-
Brand, Non-Formulary	25% copay up-to maximum of \$50 for 30-day supply	25% copay up-to maximum of \$50 for 30-day supply	25% copay up-to maximum of \$50 for 30-day supply	-
RX Plan: Mail Generic	\$10 copay for 90-day supply	\$10 copay for 90-day supply	\$10 copay for 90-day supply	-
Brand, Formulary	25% copay up-to maximum of \$75 for 90-day supply	25% copay up-to maximum of \$75 for 90-day supply	25% copay up-to maximum of \$75 for 90-day supply	-
Brand, Non-Formulary	25% copay up-to maximum of \$75 for 90-day supply	25% copay up-to maximum of \$75 for 90-day supply	25% copay up-to maximum of \$75 for 90-day supply	-
Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.				
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X		X	
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
		X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N	-	-	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Sun Life Assurance Company			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?				
What options have been implemented to reduce retiree health care costs?				

FY 2016 Maryland County Government Health Benefits Survey

Charles

County: Charles County

Person Responding: Kim Pelczar

Title: Benefits Coordinator

Phone: 301-645-0585

Email: pelczark@charlescountymd.gov

Fax: 301-396-8862

	Active Employee/Pre-65 Retiree		Medicare Retirees	
	Bluechoice Advantage	CareFirst BlueChoice HMO Open Access	CareFirst Standard over 65	HMO Open Access over 65
Annual Deductible (Individual)				
In-Network	N/A	N/A	300/Major Medical	N/A
Out-of-Network	200	N/A	N/A	N/A
Annual Deductible (Family)				
In-Network	N/A	N/A	N/A	N/A
Out-of-Network	400	N/A	N/A	N/A
Office Co-Pays (In-Network)	\$15 PCP/\$20 Spec	\$10 PCP/\$15 Spec	varies	\$10 PCP/\$15 Spec
ER Copay	\$75 /Waived admitted	\$50/Waived admitted	N/A	\$50/Waived admitted
Coinsurance (In-Network)	N/A	N/A	A & B Services - C/F covers 20% that Medicare does not. Major Medical - C/F covers 80% of the 20% that Medicare does not.	N/A
Coinsurance (Out-of-Network)	80%/20%	N/A	A & B Services - C/F covers 20% that Medicare does not. Major Medical - C/F covers 80% of the 20% that Medicare does not.	N/A
Out of Pocket Max. (Individual)				
In-Network	1,000	2,000	200	2,000
Out-of-Network	1,000	N/A	N/A	N/A
Out of Pocket Max. (Family)				
In-Network	2,000	6,000	N/A	6,000
Out-of-Network	2,000	N/A	N/A	N/A
Rx Plan: Retail Generic	5	5	5	5
Brand, Formulary	20	20	20	20
Brand, Non-Formulary	35	35	35	35
RX Plan: Mail/CVS Retail Pharmacy Generic	Disc with maint meds 2 copays for 3 mth supply. \$5/copay	Disc with maint meds 2 copays for 3 mth supply. \$5/copay	Disc with maint meds 2 copays for 3 mth supply. \$5/copay	Disc with maint meds 2 copays for 3 mth supply. \$5/copay
Brand, Formulary	Disc with maint meds 2 copays for 3 mth supply. \$20/copay	Disc with maint meds 2 copays for 3 mth supply. \$20/copay	Disc with maint meds 2 copays for 3 mth supply. \$20/copay	Disc with maint meds 2 copays for 3 mth supply. \$20/copay
Brand, Non-Formulary	Disc with maint meds 2 copays for 3 mth supply. \$35/copay	Disc with maint meds 2 copays for 3 mth supply. \$35/copay	Disc with maint meds 2 copays for 3 mth supply. \$35/copay	Disc with maint meds 2 copays for 3 mth supply. \$35/copay
Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.				
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	370	465	257	319
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X	X	X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
			X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N	-	-	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	Y	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	CareFirst, Stop Loss Specific is \$150,000 and aggregate is 120%			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Would have to review.			
What options have been implemented to reduce retiree health care costs?	Higher copays, dropped the CareFirst PPO and added a Blue Choice Advantage plan, updated Rx formulary list			

FY 2016 Maryland County Government Health Benefits Survey

Dorchester

County: Dorchester

Person Responding: Becky Dennis

Title: HR Director

Phone: 410-901-2406

Email: bdennis@docogonet.com

Fax: 410-228-6850

Active Employee, Pre-65 Retirees and Medicare Retirees*

	EPO	POS	PPO	N/A	
Annual Deductible (Individual)	N/A	N/A	N/A		-
In-Network	N/A	N/A	N/A		-
Out-of-Network	N/A	N/A	500		-
Annual Deductible (Family)	N/A	N/A	1000		-
In-Network	N/A	N/A	3000		-
Out-of-Network	N/A	N/A	6000		-
Office Co-Pays (In-Network)	30	30	15		-
ER Copay	100	100	100		-
Coinsurance (In-Network)	NA	NA	NA		-
Coinsurance (Out-of-Network)	NA	NA	NA		-
Out of Pocket Max. (Individual)					-
In-Network	1300	1300	1500		-
Out-of-Network	N/A	N/A			-
Out of Pocket Max. (Family)					-
In-Network	2600	2600	3000		-
Out-of-Network	N/A	N/A	6000		-
Rx Plan: Retail Generic	15	15	15		-
Brand, Formulary	35	35	35		-
Brand, Non-Formulary	60	60	60		-
RX Plan: Mail Generic	15	15	15		-
Brand, Formulary	35	35	35		-
Brand, Non-Formulary	60	60	60		-

Note: Use AARP as a Supplement

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	x		x	x
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
			x	
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			x	x
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
			x	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N	-		-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	Yes			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?				
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?				
What options have been implemented to reduce retiree health care costs?				

FY 2016 Maryland County Government Health Benefits Survey					
Frederick					
	Active Employee and Pre-65 Retiree		Medicare Retirees		Active Ees Only
	In Network	Point of Service	In-Network	Point of Service (POS)	High Deductible w/HSA
Annual Deductible (Individual)					
In-Network	0	0	N/A	N/A	1300
Out-of-Network	N/A	300	N/A	300	2600
Annual Deductible (Family)					
In-Network	0	0	N/A	N/A	2600
Out-of-Network	N/A	600	N/A	600	5200
Office Co-Pays (In-Network)	15	15	15	15	n/a
ER Copay	150	150	150	150	n/a
Coinsurance (In-Network)	5%	5%	5%	5%	5%
Coinsurance (Out-of-Network)	N/A	20%	N/A	20%	20%
Out of Pocket Max. (Individual)					
In-Network	1250	1250	1250	1250	2500
Out-of-Network	N/A	2300	N/A	2300	5000
Out of Pocket Max. (Family)					
In-Network	2500	2300	2500	2300	5000
Out-of-Network	N/A	4600	N/A	4600	9600
					<u>IN</u> <u>OON</u>
Rx Plan: Retail Generic	10	10	10	10	10 20%
Brand, Formulary	30	30	30	30	30 20%
Brand, Non-Formulary	50	50	50	50	50 20%
RX Plan: Mail Generic	20	20	20	20	20 n/a
Brand, Formulary	60	60	60	60	60 n/a
Brand, Non-Formulary	100	100	100	100	100 n/a
Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.					
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker	
	Fully-Insured	Other			
	X				
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees	
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance	
	X	X	X		
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance	
		X	X	X	
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other	
			X		
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?	
	N	-	-	-	
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog		
	N	N	Y		
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	Yes				
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?					
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Not Currently				
What options have been implemented to reduce retiree health care costs?	Changes to subsidy of premiums, offering Medicare Supplement				

FY 2016 Maryland County Government Health Benefits Survey

Garrett

County: Garrett County

Person Responding: DaVina Griffith

Title: Director Human Resources

Phone: 301.334.1989

Email: dgriffith@garrettcountry.org

Fax: 301.334.5026

	Active Employee and Pre-65 Retirees		Medicare Retirees
	MPOS	PPN	Plan F for medical and Part D for Drug with United Healthcare
Annual Deductible (Individual)			
In-Network			N/A
Out-of-Network	200	300	N/A
Annual Deductible (Family)			
In-Network			N/A
Out-of-Network	400	900	N/A
Office Co-Pays (In-Network)	15	15	N/A
ER Copay	35	25	N/A
Coinsurance (In-Network)	90%	100%	N/A
Coinsurance (Out-of-Network)	70%	N/A	N/A
Out of Pocket Max. (Individual)			
In-Network	850	3,000	N/A
Out-of-Network	3,000	3,000	N/A
Out of Pocket Max. (Family)			
In-Network	2,550	6,000	N/A
Out-of-Network	6,000	6,000	N/A
Rx Plan: Retail Generic	10	10	10
Brand, Formulary	20	20	20
Brand, Non-Formulary	35	35	35
RX Plan: Mail Generic	20	20	20
Brand, Formulary	40	40	40
Brand, Non-Formulary	70	70	70

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	67	120 FAMILY + 6 PARENT & CHILDREN = 126	71 EMPLOYEE & SPOUSE + 15 PARENT & 1 CHILD = 86	UNDER 65 = 47 (38 INDIVIDUAL + 7 EMPLOYEE & SPOUSE + 2 FAMILY) OVER 65 = 105 IND
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	
	X		X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
		X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
				-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	Y	

Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs? No

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy? United Healthcare – BP. Specific Stop Loss - 36/12 (Monthly Premium Rate = \$22.54 Individual; \$65.72 Non-Individual). Specific Deductible - \$235,000. Aggregate Stop Loss – 36/12 (Monthly Premium Rate = \$5.14)

Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?

What options have been implemented to reduce retiree health care costs? None at this time. Considering private retiree exchange in future years.

FY 2016 Maryland County Government Health Benefits Survey

Harford

County: Harford County Government

Person Responding: Beth A. Griffith

Title: Benefits Program Manager

Phone: 410-638-3202

Email: bagriffith@harfordcountymd.gov

Fax: 410-879-3564

	Active Employee and Pre-65 Retiree				Medicare Retirees	
	HDHP (CDH)	PPO	MPOS	HMO	TRADITIONAL	HMO
Annual Deductible (Individual)						
In-Network		250		N/A	N/A	N/A
Out-of-Network		500		300	N/A	300
Annual Deductible (Family)						
In-Network		500		N/A	N/A	N/A
Out-of-Network		1,000		600	N/A	600
Office Co-Pays (In-Network)		30		15 PCP/25 SPEC	20% AFTR MEDICARE	15PCP/25 SPEC
ER Copay	PLAN NO LONGER	150	PLAN NO LONGER	150	20% AFTR MEDICARE	150
Coinsurance (In-Network)	OFFERED	N/A	OFFERED	N/A	20% AFTR MEDICARE	N/A
Coinsurance (Out-of-Network)		N/A		20%	20% AFTR MEDICARE	20%
Out of Pocket Max. (Individual)						
In-Network		N/A		N/A	N/A	N/A
Out-of-Network		2,000		2,000	N/A	2,000
Out of Pocket Max. (Family)						
In-Network		N/A		N/A	N/A	N/A
Out-of-Network		4,000		4,000	N/A	4,000
Rx Plan: Retail Generic		10		5	20% OF RX COST	5
Brand, Formulary		25		15	20% OF RX COST	15
Brand, Non-Formulary		45		35	20% OF RX COST	35
RX Plan: Mail Generic						
Brand, Formulary						
Brand, Non-Formulary						
	2 COPAYS FOR 90 DAY SUPPLY				\$20 COPAY/90 DAY	2 COPAY/90 DAY

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
		X		
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	405	721	498	713
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X	X	X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
		X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	X	159	1,200	
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	

Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Yes. The current carriers offer wellness funding that allow incentives to be given for participation in various wellness events and/or activities.
What options have been implemented to reduce retiree health care costs?	

FY 2016 Maryland County Government Health Benefits Survey

Howard

County: Howard County

Person Responding: Randy Zamzow

Title: Chief of Benefits

Phone: (410) 313-3237

Email: rzamzow@howardcountymd.gov

Fax: (410) 313-3237

Active Employee, Pre-65 Retirees, and Medicare Retirees

	Aetna Open Access (actives and pre-65 retirees)	Aetna PPO (actives and pre-65 retirees)	Kaiser HMO (actives and pre-65 retirees)	Kaisre Cost Plus plan (Medicare retirees)	Medicare Advantage 95 plan	Medicare Advantage 10 plan
Annual Deductible (Individual)						
In-Network	N/A	\$250	N/A	n/a	\$300	n/a
Out-of-Network	N/A	\$500	N/A	Medicare benefits schedule	\$300	n/a
Annual Deductible (Family)					\$0	
In-Network	N/A	\$500	N/A	n/a	\$300	n/a
Out-of-Network	N/A	\$1,000	N/A	Medicare benefits schedule	\$300	n/a
Office Co-Pays (In-Network)	10pcp 20 spec	\$20	10pcp 20 spec	\$10	\$0	\$10.00
ER Copay	\$100	\$100	\$100	\$50	\$50	\$50.00
Coinsurance (In-Network)	100%	90%	100%	n/a	5%	n/a
Coinsurance (Out-of-Network)	N/A	N/A	N/A	Medicare benefits schedule	5%	n/a
Out of Pocket Max. (Individual)						
In-Network	N/A	\$1,500	N/A	\$3,400	\$1,000.00	\$6,700.00
Out-of-Network	N/A	\$4,000	N/A	Medicare benefits schedule	\$1,000.00	\$6,700.00
Out of Pocket Max. (Family)					\$0.00	
In-Network	N/A	\$3,000	N/A	\$3,400	\$1,000.00	\$6,700.00
Out-of-Network	N/A	\$8,000	N/A	Medicare benefits schedule	\$1,000.00	\$6,700.00
Rx Plan: Retail Generic	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Brand, Formulary	\$30.00	\$30.00	\$30.00	\$10.00	\$30.00	\$30.00
Brand, Non-Formulary	\$50.00	\$50.00	\$50.00	\$10.00	\$50.00	\$50.00
RX Plan: Mail Generic	\$10.00	\$10.00	\$20.00	\$15.00	\$10.00	\$10.00
Brand, Formulary	\$30.00	\$30.00	\$60.00	\$15.00	\$30.00	\$30.00
Brand, Non-Formulary	\$50.00	\$50.00	\$100.00	\$15.00	\$50.00	\$50.00

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
Fully-Insured	Other			
	X			
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	809	870	612	703
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X	X	X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	431	\$900/year	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	ERRP no longer applicable	

Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Aetna is stop loss carrier. \$500,000 specific, no aggregate
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	
What options have been implemented to reduce retiree health care costs?	Implementation of Medicare Advantage plans for medicare-eligible retirees; increase in years of service required for retiree health insurance eligibility; change in algorithm for determining County contribution towards retiree health premium

FY 2016 Maryland County Government Health Benefits Survey

Kent

County: Kent County

Person Responding: S. Martin Hale

Title: HR Director

Phone: 410-778-7481

Email: mhale@kentgov.org

Fax: 410-778-3749

	Active Employee and Pre-65 Retirees		Medicare Retirees	
	HMO/HRA	N/A	GAP	N/A
Annual Deductible (Individual)		-	Employees participate in Medicare and county provides GAP coverage for services not fully covered by Medicare. County pays for benefits for only those retiring with 30 years of service.	-
In-Network	1200	-		-
Out-of-Network	N/A	-		-
Annual Deductible (Family)		-		-
In-Network	2400	-		-
Out-of-Network	N/A	-		-
Office Co-Pays (In-Network)	15/25	-		-
ER Copay	100	-		-
Coinsurance (In-Network)	N/A	-		-
Coinsurance (Out-of-Network)	N/A	N/A		-
Out of Pocket Max. (Individual)		-		-
In-Network	2400	-		-
Out-of-Network	N/A	-		-
Out of Pocket Max. (Family)		-		-
In-Network	4800	-		-
Out-of-Network	N/A	-		-
Rx Plan: Retail Generic	10	-		-
Brand, Formulary	25	-		-
Brand, Non-Formulary	45	-		-
RX Plan: Mail Generic		-		-
Brand, Formulary		-	-	
Brand, Non-Formulary		-	-	

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X		X	X
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	106	77		
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	with pension			X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N	-	-	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Everest Reinsurance Co., 60K specific, 60K aggregate			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	possibly			
What options have been implemented to reduce retiree health care costs?	> 65, retirees move to gap coverage around Medicare.			

FY 2016 Maryland County Government Health Benefits Survey

Maryland National Capital Park and Planning Commission

County: Montgomery and Prince George's County Maryland

Person Responding: Tikeetha Thomas

Title: Principal Benefits Specialist

Phone: 301-454-1685

Email:tikeetha.thomas@mncppc.org

Fax:301-454-1687

	Active Employee and Pre-65 Retiree			Medicare Retirees		
	UnitedHealthcare POS	UnitedHealthcare EPO	CIGNA EPO	*UnitedHealthcare Medicare Complement	United Healthcare EPO	CIGNA EPO
Annual Deductible (Individual)	N/A	N/A	N/A	N/A	N/A	N/A
In-Network	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Network	250	N/A	N/A	N/A	N/A	N/A
Annual Deductible (Family)	600	N/A	N/A	N/A	N/A	N/A
In-Network	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Network	600	N/A	N/A	N/A	N/A	N/A
Office Co-Pays (In-Network)	10	10	10	Supplement to Medicare	10	10
ER Copay	35	25	35	Supplement to Medicare	25	35
Coinsurance (In-Network)	100%	100%	100%	100%	100%	100%
Coinsurance (Out-of-Network)	80%	N/A	N/A	100%	N/A	N/A
Out of Pocket Max. (Individual)	600	1,100	1,500	Supplement to Medicare	1,100	1,500
In-Network	600	1,100	1,500	Supplement to Medicare	1,100	1,500
Out-of-Network	600	N/A	N/A	Supplement to Medicare	N/A	N/A
Out of Pocket Max. (Family)	1,800	3,600	3,000	Supplement to Medicare	3,600	3,000
In-Network	1,800	3,600	3,000	Supplement to Medicare	3,600	3,000
Out-of-Network	1,800	N/A	N/A	Supplement to Medicare	N/A	N/A
Rx Plan: Retail Generic	8	8	8	8	8	8
Brand, Formulary	16	16	16	16	16	16
Brand, Non-Formulary	25	25	25	25	25	25
RX Plan: Mail Generic	16	16	16	16	16	16
Brand, Formulary	32	32	32	32	32	32
Brand, Non-Formulary	40	40	40	40	40	40

Note: This plan is a supplement to Medicare. It pays the deductible and 20% coinsurance of Medicare Covered services.

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
		X		
	Fully-Insured	Other		
	X			
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	731	682	416	992
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X	X	X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
			X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N	-	-	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	125k-275k for all 3 plans			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	No			
What options have been implemented to reduce retiree health care costs?	Added stop loss			

FY 2016 Maryland County Government Health Benefits Survey

Montgomery

County: Montgomery County, Maryland

Person Responding: Karen Bass

Title: Health Insurance Team Manager

Phone: 240-777-5054

Email: karen.bass@montgomerycountymd.gov

Fax: 240-777-5131

Active Employee, Pre-65 Retirees, and Medicare Retirees					
	BCBS CareFirst POS	United Healthcare HMO	Kaiser HMO	Caremark High Option Prescription Plan	Caremark Standard Option Prescription Plan
Annual Deductible (Individual)					
In-Network	N/A	N/A	N/A	N/A	N/A
Out-of-Network	\$300	N/A	N/A	N/A	N/A
Annual Deductible (Family)					\$50
In-Network	N/A	N/A	N/A	N/A	N/A
Out-of-Network	\$600	N/A	N/A	N/A	N/A
Office Co-Pays (In-Network)	\$10	\$5	\$5	N/A	N/A
ER Copay	25 waived if admitted	25 waived if admitted	50 waived if admitted	N/A	N/A
Coinsurance (In-Network)	N/A	N/A	N/A	N/A	N/A
Coinsurance (Out-of-Network)	20% after deductible is met	N/A	N/A	N/A	N/A
Out of Pocket Max. (Individual)				N/A	N/A
In-Network				N/A	N/A
Out-of-Network				N/A	N/A
Out of Pocket Max. (Family)				N/A	N/A
In-Network	1,000 per person plus deductible	1,100 per person up to 3,600 for family		N/A	N/A
Out-of-Network			N/A	N/A	N/A
Rx Plan: Retail Generic	N/A	N/A	N/A	4 or 5	10
Brand, Formulary	N/A	N/A	N/A		20
Brand, Non-Formulary	N/A	N/A	N/A	8 or 10	35
RX Plan: Mail Generic	N/A	N/A	N/A	4 or 5	10
Brand, Formulary	N/A	N/A	N/A		20
Brand, Non-Formulary	N/A	N/A	N/A	8 or 10	35
Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.					
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker	
	X				
	Fully-Insured	Other			
	X				
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees	
	2760	3603	1848	5124	
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance	
	X		X		
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance	
		X	X	X	
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other	
	X		X		
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?	
	N	-	-	-	
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog		
	Y	Y	Y		
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	Carriers all offer Wellness dollars, but not necessarily incentives for participating				
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Only individual stop loss is offered by carrier CareFirst, \$500,000, UHC \$500,000				
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	No.				
What options have been implemented to reduce retiree health care costs?	Different cost share based on years of service.				

FY 2016 Maryland County Government Health Benefits Survey
Prince George's

County: Prince George's County Government

Person Responding: Julia D. Sanders

Title: Manager, Benefits Administration Division

Phone: (301) 883-6064

Email:

Fax: (301) 883-6192

	Active Employee and Pre-65 Retirees			Medicare Retirees	
	Cigna Open Access In-Network HMO	Kaiser Perm. HMO	Cigna Op. Acc. Plus PPO	Cigna Open Access In-Network HMO	Cigna Op. Acc.Plus PPO
Annual Deductible (Individual)					
In-Network	50	N/A	50	N/A	N/A
Out-of-Network	N/A	N/A	300	N/A	300
Annual Deductible (Family)					
In-Network	50(per family member)	N/A	50 (per family member)	N/A	N/A
Out-of-Network	N/A	N/A	550	N/A	550
Office Co-Pays (In-Network)	30 -PCP, 35-SPEC	15-PCP, 15-SPEC	30-PCP, 35-SPEC	N/A	N/A
ER Copay	150	50	150	N/A	N/A
Coinsurance (In-Network)	100%	100%	100%	N/A	100%
Coinsurance (Out-of-Network)	N/A	N/A	20%	N/A	20%
Out of Pocket Max. (Individual)					
In-Network	2,000	3,500	2,000	N/A	N/A
Out-of-Network	N/A	N/A	2,000	N/A	2,000
Out of Pocket Max. (Family)					
In-Network	4,000	9,400	4,000	N/A	N/A
Out-of-Network	N/A	N/A	4,000	N/A	4,000
	Carve-out (ESI)	Carve-out (ESI)	Carve-out (ESI)	Carve-out (ESI)	Carve-out (ESI)
Rx Plan: Retail Generic	10	10	10	10	10
Brand, Formulary	20 or 20%, greater of	20 or 20%, greater of	20 or 20%, greater of	20 or 20%, greater of	20 or 20%, greater of
Brand, Non-Formulary	40 or 30%, greater of	40 or 30%, greater of	40 or 30%, greater of	40 or 30%, greater of	40 or 30%, greater of
RX Plan: Mail Generic	20	20	20	20	20
Brand, Formulary	40 or 20%, greater of	40 or 20%, greater of	40 or 20%, greater of	40 or 20%, greater of	40 or 20%, greater of
Brand, Non-Formulary	80 or 30%, greater of	80 or 30%, greater of	80 or 30%, greater of	80 or 30%, greater of	80 or 30%, greater of

Notes: The County's prescription plan is a carve out benefit and is administered by Express-Scripts (ESI). The plan has a mandatory generic and mail order provision. The maximum copayment at retail is \$50 and the maximum copayment for the mail order is \$100.

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.				
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
	X			
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	2,071	2,204	1,039	3,596
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X	X	X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	See below.	X	Supplemental Dental
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	1809	400 medical/ 200 Rx	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	Yes. The current carriers offer wellness funding that allow incentives to be given for participation in various wellness events and/or activities.			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	No Stop Loss Insurance at this time.			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Not at this time.			
What options have been implemented to reduce retiree health care costs?	We are altering plan designs and checking for opportunities in the marketplace that will help offset retiree cost.			
Notes: The Legal Services, Accident, Critical Illness, Short-term Disability and Supplemental Dental plans are voluntary benefit plans. Coverage for invasive/non invasive cancer is covered under the Critical Illnes Insurance Plan.				

FY 2016 Maryland County Government Health Benefits Survey

Queen Anne's

County: Queen Anne's County

Person Responding: Beverly Churchill

Title: Director of Human Resources

Phone: 410-758-4406

Email: bchurchill@qac.org

Fax: 410-758-6913

Active Employee, Pre-65 Retirees, and Medicare Retirees

	PPO	EPO	BCA	N/A
Annual Deductible (Individual)				-
In-Network	N/A	N/A	100	-
Out-of-Network	200	N/A	500	-
Annual Deductible (Family)				-
In-Network	N/A	N/A	200	-
Out-of-Network	600	N/A	1,000	-
Office Co-Pays (In-Network)	20	20	20	-
ER Copay	50	50	100	-
Coinsurance (In-Network)	N/A	N/A	10%	-
Coinsurance (Out-of-Network)	80/20	N/A	40%	-
Out of Pocket Max. (Individual)				-
In-Network	800	6,350	1,500	-
Out-of-Network	800	12,700	3,000	-
Out of Pocket Max. (Family)				-
In-Network	2,400	N/A	3,000	-
Out-of-Network	2,400	N/A	6,000	-
			-	-
Rx Plan: Retail Generic	7	7	8	-
Brand, Formulary	24	24	30	-
Brand, Non-Formulary	24	24	45	-
RX Plan: Mail Generic	7	7	16 (90 day supply)	-
Brand, Formulary	24	24	60 (90 day supply)	-
Brand, Non-Formulary	24	24	90 (90 day supply)	-

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	119	180	75	190
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X		X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	65	1,200 annual	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	Y	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	Y			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	CareFirst. Specific \$150,000.			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Depends on the benefits			
What options have been implemented to reduce retiree health care costs?	N/A			

FY 2016 Maryland County Government Health Benefits Survey

St. Mary's

County: St. Mary's County

Person Responding: Karen Gates

Title: Benefits Coordinator

Phone: 301-475-4200, ext 1104

Email: karen.gates@stmarysmd.com

Fax: 301-475-4082

	Active Employee and Pre-65 Retirees		Medicare Retirees	
	CareFirst PPO	CareFirst Open Access	Standard Group Over 65	BlueChoice
Annual Deductible (Individual)				
In-Network	N/A	N/A	200/Major Medical	N/A
Out-of-Network	200	N/A	N/A	N/A
Annual Deductible (Family)				
In-Network	N/A	N/A	N/A	N/A
Out-of-Network	400	N/A	N/A	N/A
Office Co-Pays (In-Network)	20 PCP / 20 Spec	10 PCP / 20 Spec	N/A	N/A
ER Copay	35	25	N/A	25 waived if admitted
Coinsurance (In-Network)	20 office visit 25 physician outpatient 35 hospital outpatient	10 PCP / 20 Spec	N/A	10 PCP / 20 Spec
Coinsurance (Out-of-Network)	80%/20%	N/A	10 PCP / 20 Spec	N/A
Out of Pocket Max. (Individual)				
In-Network	800	2,000	N/A	2,000
Out-of-Network	800	N/A	N/A	N/A
Out of Pocket Max. (Family)				
In-Network	1,600	6,000	N/A	6,000
Out-of-Network	1,600	N/A	N/A	N/A
Rx Plan: Retail Generic	10	8	10	8
Brand, Formulary	20	15	20	15
Brand, Non-Formulary	35	30	35	30
RX Plan: Mail Generic	20	16	20	16
Brand, Formulary	40	30	40	30
Brand, Non-Formulary	70	60	70	60

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
		x		
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	x	x	x	x
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	x	x	x	x
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
			x	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N	511	VARIES	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	Y	

Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Unknown
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	No
What options have been implemented to reduce retiree health care costs?	None this year

FY 2016 Maryland County Government Health Benefits Survey

Somerset

County: SOMERSET

Person Responding: ERICA QUILLEN

Title: HUMAN RESOURCES DIRECTOR

Phone: 410-651-5131

Email: equillen@somersetmd.us

Fax: 410-651-3559

	Active Employee and Pre-65 Retirees		Medicare Retirees	
	HMO CAREFIRST BLUE CHOICE	N/A	INTEGRA/MEDICARE PRIMARY/SELF INS.	N/A
Annual Deductible (Individual)		-		-
In-Network		-		-
Out-of-Network		-		-
Annual Deductible (Family)		-		-
In-Network		-		-
Out-of-Network		-		-
Office Co-Pays (In-Network)	30/PCP- 40 Specialist	-	10	-
ER Copay	50	-	10	-
Coinsurance (In-Network)		-		-
Coinsurance (Out-of-Network)		-		-
Out of Pocket Max. (Individual)		-		-
In-Network	1,300	-		-
Out-of-Network		-		-
Out of Pocket Max. (Family)		-		-
In-Network	2,600	-		-
Out-of-Network		-		-
Rx Plan: Retail Generic	15	-	10	-
Brand, Formulary	35	-	25	-
Brand, Non-Formulary	60	-	40	-
RX Plan: Mail Generic	30	-	25	-
Brand, Formulary	70	-	60	-
Brand, Non-Formulary	120	-	98	-

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	Fully-Insured	Other		
	X			
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N	195	610-1535	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?				
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?				
What options have been implemented to reduce retiree health care costs?				

FY 2016 Maryland County Government Health Benefits Survey

Talbot

	Active Employee and Pre-65 Retirees		Medicare Retirees	
	Integra Administrative Group - PPO	N/A	Medicare Supp Coverage	N/A
Annual Deductible (Individual)		-		-
In-Network	N/A	-	N/A	-
Out-of-Network	300	-	N/A	-
Annual Deductible (Family)		-		-
In-Network	N/A	-	N/A	-
Out-of-Network	600	-		-
Office Co-Pays (In-Network)	15	-	N/A	-
ER Copay	125	-		-
Coinsurance (In-Network)	N/A	-		-
Coinsurance (Out-of-Network)	80/20	-		-
Out of Pocket Max. (Individual)		-	N/A	-
In-Network	500	-		-
Out-of-Network	1,000	-		-
Out of Pocket Max. (Family)		-	N/A	-
In-Network	1,000	-		-
Out-of-Network	2,000	-		-
		-		-
Rx Plan: Retail Generic	10	-	10	-
Brand, Formulary	30	-	25	-
Brand, Non-Formulary	50	-	40	-
RX Plan: Mail Generic	20	-	25	-
Brand, Formulary	60	-	50	-
Brand, Non-Formulary	100	-	88	-
Notes:				
1) Medicare Supp Coverage - \$8,000 annual maximum for prescription drugs				
Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.				
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	94	71	88	34
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X		X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	X	X	Aflac
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	41	2,000	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Carrier: Unimerica. \$90,000 individual \$3,279,043 aggregate			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Would be interested in information			
What options have been implemented to reduce retiree health care costs?	None at this time			

FY 2016 Maryland County Government Health Benefits Survey

Washington

County: Washington County, Maryland

Person Responding: Debra I. Peyton

Title: Benefits Manager

Phone: 240-313-2356

Email: dpeyton@washco-md.net

Fax: 240-313-2351

Active Employee and Pre-65 Retirees

	Low Option Medical (EPO) In-Network only	High Option Medical (PPO) In-Network	N/A	N/A
Annual Deductible (Individual)			-	-
In-Network	N/A	N/A	-	-
Out-of-Network	N/A	250	-	-
Annual Deductible (Family)			-	-
In-Network	N/A	N/A	-	-
Out-of-Network	N/A	750	-	-
Office Co-Pays (In-Network)	15	20	-	-
ER Copay	100	100	-	-
Coinsurance (In-Network)	N/A	N/A	-	-
Coinsurance (Out-of-Network)	N/A	30%	-	-
Out of Pocket Max. (Individual)			-	-
In-Network	N/A	N/A	-	-
Out-of-Network	N/A	1,250	-	-
Out of Pocket Max. (Family)			-	-
In-Network	N/A	N/A	-	-
Out-of-Network	N/A	3,750	-	-
			-	-
Rx Plan: Retail Generic	10	10	-	-
Brand, Formulary	20	20	-	-
Brand, Non-Formulary	35	35	-	-
Allegra D, Nexium, and Prevacid	50	50	-	-
RX Plan: Mail Generic	20	20	-	-
Brand, Formulary	40	40	-	-
Brand, Non-Formulary	70	70	-	-
Allegra D, Nexium, and Prevacid	100	100	-	-

Notes: Retirees become ineligible once they meet the age of 65 or attain medicare

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	X	X	X	X
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X		X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X		X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X		X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	109	VARIES	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	No incentives to be given for	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Highmark \$175,000 Specific, 15.9 Million or 125% of Claims			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Maybe			
What options have been implemented to reduce retiree health care costs?	They pay 50% of cost			

FY 2016 Maryland County Government Health Benefits Survey

Wicomico

County: Wicomico

Person Responding: Michele Ennis

Title: Director of Human Resources

Phone: 410-334-3125

Email: mennis@wicomicocounty.org

Fax: 410-334-3111

	Active Employee and Pre-65 Retirees		Medicare Retirees	
	PPO	EPO	Medicare Primary	N/A
Annual Deductible (Individual)				-
In-Network	N/A	N/A	N/A	-
Out-of-Network	200	N/A	N/A	-
Annual Deductible (Family)				-
In-Network	N/A	N/A	N/A	-
Out-of-Network	600	N/A	N/A	-
Office Co-Pays (In-Network)	15	15	15	-
ER Copay	25 phy/ 50 facility	25 phy/ 50 facility	25 phy/ 50 facility	-
Coinsurance (In-Network)	N/A	N/A	Medicare	-
Coinsurance (Out-of-Network)	N/A	N/A	Medicare	-
Out of Pocket Max. (Individual)				-
In-Network	1,200	1,200	500	-
Out-of-Network	1,200	1,200	500	-
Out of Pocket Max. (Family)			N/A	-
In-Network	3,600	3,600	N/A	-
Out-of-Network	3,600	3,600	N/A	-
Rx Plan: Retail Generic	5	5	5	-
Brand Formulary	30	30	30	-
Brand, Non-Formulary	45	45	45	-
RX Plan:Mail Generic	5	5	5	-
Brand, Formulary	30	30	30	-
Brand, Non-Formulary	45	45	45	-

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
		X		
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	244	165	140	196
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X		X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	745	85%emp/75%dep	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No.			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	CareFirst of MD, Inc. \$250,000			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Yes, if cost savings to retirees & network coverage.			
What options have been implemented to reduce retiree health care costs?	Offer to subsidize other national plans.			

FY 2016 Maryland County Government Health Benefits Survey

Worcester

Worcester County Government

Stacey Norton

Human Resources Director

410-632-0090

snorton@co.worcester.md.us

410-632-5614

Note: for New hires after 7/1/15 it is a 80/20% cost sharing; same coverage for retirees

	Active Employee and Pre-65 Retirees		Medicare Retirees	
	Traditional	N/A	Traditional	N/A
Annual Deductible (Individual)		-		-
In-Network	0	-	0	-
Out-of-Network	\$250	-	\$250	-
Annual Deductible (Family)		-		-
In-Network	0	-	0	-
Out-of-Network	\$500	-	\$500	-
Office Co-Pays (In-Network)	\$20	-	\$20	-
ER Copay	\$100 (waived if admitted)	-	\$100 (waived if admitted)	-
Coinsurance (In-Network)		-		-
Coinsurance (Out-of-Network)		-		-
Out of Pocket Max. (Individual)		-		-
In-Network	\$1,000	-	\$1,000	-
Out-of-Network	\$2,000	-	\$2,000	-
Out of Pocket Max. (Family)		-		-
In-Network	\$2,000	-	\$2,000	-
Out-of-Network	\$4,000	-	\$4,000	-
		-		-
Rx Plan: Retail Generic	\$10	-	\$10	-
Brand, Formulary	\$20	-	\$20	-
Brand, Non-Formulary	\$35	-	\$35	-
RX Plan: Mail Generic	\$10	-	\$10	-
Brand, Formulary	\$20	-	\$20	-
Brand, Non-Formulary	\$35	-	\$35	-
Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.				
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X		X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	47	0	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?				
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?				
What options have been implemented to reduce retiree health care costs?				