



# **Fiscal 2025 Survey**

## **County Health Benefits**

The following definitions are provided for reference:

**HMO** A type of health insurance plan that usually limits coverage to care from doctors who work for or contract with the Health Maintenance Organization. It generally will not cover out-of-network care except in an emergency.

**PPO** A type of health insurance plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers.

**Fully-Insured** Refers to a group health plan in which the employer purchases health, prescription, dental, vision, life, and/or long-term disability insurance from a commercial insurer in order to provide coverage to employees/dependents.

**Self-Insured** The employer itself collects premiums from enrollees and takes on the responsibility of paying employees' and dependents' health, prescription, dental, vision, life, and/or long-term disability insurance claims.

**Single Plan** Employee or Retiree only coverage.

**Two Person Plan** Employee or Retiree and one dependent coverage.

**Family Plan** Employee or Retiree and all eligible dependents.

**Stop-Loss** Specific or Individual stop-loss is the form of excess risk coverage that provides protection for the employer against a high claim on any one individual. This is protection against abnormal severity of a single claim.

Aggregate stop-loss provides a ceiling on the dollar amount of eligible expenses that an employer would pay, in total, during a contract period. The carrier reimburses the employer after the end of the contract period for aggregate claims.

**FY 2025 Maryland County Government Health Benefits Survey**

**Allegany**

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**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	PPO	Self Insured	166	123	166
<b>Prescription</b>	CareFirst	PPO	Self Insured	166	123	166
<b>Dental</b>	CareFirst	PPO	Self Insured	133	125	124
<b>Vision</b>	Vision Benefits of America	PPO	Self Insured	109	100	123
<b>Life</b>	MetLife	Full-Time Employees and Part-Time Employees in certain positions provided coverage by County	Self Insured	476		
<b>Long-term Disability</b>	American Fidelity	Employee has option to purchase at 100% cost.	Self Insured	242		

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	PPO	Self Insured	29	34	10
<b>Prescription</b>	CareFirst	PPO	Self Insured	29	34	10
<b>Dental</b>	CareFirst	18 months of Cobra eligibility	Self Insured	N/A		
<b>Vision</b>	Vision Benefits of America	18 months of Cobra eligibility	Self Insured	N/A		
<b>Life</b>	MetLife	\$6,000 Policy for Full Retirees, \$4,000 for Early Retirees	Self Insured	331*		
<b>Long-term Disability</b>	American Fidelity	Option to take policy after termination at 100% cost	Self Insured	305		

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Via Benefits	\$150 monthly Medicare supplement	Self Insured	1		
<b>Prescription</b>	n/a	n/a	Self Insured	1		
<b>Dental</b>	CareFirst	18 months of Cobra eligibility	Self Insured	N/A		
<b>Vision</b>	Vision Benefits of America	18 months of Cobra eligibility	Self Insured	N/A		
<b>Life</b>	MetLife	\$6,000 Policy for Full Retirees, \$4,000 for Early Retirees	Self Insured	included in under 65 data		
<b>Long-term Disability</b>	American Fidelity	Option to take policy after termination at 100% cost	Self Insured	included in under 65 data		

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	CareFirst. Specific deductible is \$200,000. Aggregate is \$1,000,000.
<b>What is the maximum dental benefit per member per year?</b>	\$1,500
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	12 months
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	12 months lenses/24 months frames
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	No.
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	County promotes and provides access to wellness resources, such as EatRightNow, Burnalong, and Noom, to promote health living in the mindset that a healthier lifestyle can help prevent some chronic illnesses which would incur higher medical costs. County had Spring Health and Wellness Fair to promote healthy living and resources to employees.
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	County promotes and provides access to wellness resources, such as EatRightNow, Burnalong, and Noom, to promote health living in the mindset that a healthier lifestyle can help prevent some chronic illnesses which would incur higher medical costs. County had Spring Health and Wellness Fair to promote healthy living and resources to employees.
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	County provides all full-time employees, selected part-time employees, and retirees with life insurance coverage through MetLife. All retirees of Medicare age are eligible for a \$150 Medicare supplement through Via Benefits.

**FY 2025 Maryland County Government Health Benefits Survey**

**Anne Arundel**

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**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Aetna	Aetna Open Choice PPO & Open Access Aetna Select HMO-EPO	Self Insured	1,569	832	1,681
<b>Prescription</b>	CVS Caremark		Self Insured	1,569	832	1,681
<b>Dental</b>	CIGNA		Self Insured	1,663	866	1,765
<b>Vision</b>	EyeMed		Self Insured	1,678	867	1,770
<b>Life</b>	MetLife		Self Insured	4,391		
<b>Long-term Disability</b>	MetLife		Self Insured	1,190		

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Aetna	Aetna Open Choice PPO & Open Access Aetna Select HMO-EPO	Self Insured	349	280	253
<b>Prescription</b>	CVS Caremark		Self Insured	349	280	253
<b>Dental</b>	CIGNA		Self Insured	311	334	260
<b>Vision</b>	EyeMed		Self Insured	309	314	248
<b>Life</b>	MetLife		Self Insured	480		
<b>Long-term Disability</b>	MetLife		Self Insured	0		

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Aetna	Aetna Medicare Advantage PPO ESA	Fully Insured	1,276	819	1
<b>Prescription</b>	SilverScript		Self Insured	1,276	819	1
<b>Dental</b>	CIGNA		Self Insured	974	887	48
<b>Vision</b>	EyeMed		Self Insured	981	894	49
<b>Life</b>	MetLife		Self Insured	721		
<b>Long-term Disability</b>	MetLife		Self Insured	0		

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	The County does not have a stop- loss carrier.
<b>What is the maximum dental benefit per member per year?</b>	Up to \$2000 for an in-network provider
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	Once every 12 months from the date of service
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	Once every 12 months from the date of service
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	No
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	The County has an EAP program and our members have access to a Wellness Program, Hinge Health, Teledoc, CVS HealthHub, Minute Clinic, 24 hour Nurse line, Transform Diabetes, and preventative care services.
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	The County moved to the insured Medicare Advantage Plan from the self insured Medicare Wrap Plan and moved to the EGWP SilverScript RX plan. Also, we have health insurance subsidy split based on years of service that was passed in 2013. The insurance carrier offers some incentives like Silver Sneakers, Resources For Living, Meal delivery, transportation, home visits, and tele-health to our members.
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	Supplemental Life, Short & Long-Term Disability, Legal Services, FSA

**FY 2025 Maryland County Government Health Benefits Survey**

**Baltimore City**

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**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees)	On Family Plans (#employees)
<b>Medical</b>	CareFirst	PPO - High Option	Self Insured	2,068	1,174	978
	CareFirst	PPO - Standard Option	Self Insured	539	186	137
	Aetna	HMO	Self Insured	1,833	1,062	1,134
	Kaiser	HMO	Fully Insured	622	207	202
<b>Prescription</b>	CVS	High Option	Self Insured	4,339	1,939	2,740
	CVS	Standard Option	Self Insured	579	175	194
<b>Dental</b>	United Concordia	DHMO (moving to CareFirst Dental 1/1/25)	Fully Insured	1,719	677	407
	United Concordia	DPPO (moving to CareFirst Dental 1/1/25)	Self Insured	3,466	2,103	1,995
<b>Vision</b>	National Vision Adm (NVA)	In-Network/Out-of-Network	Fully Insured	10,455 (total employees)		
<b>Life</b>	MetLife	Basic Life & AD&D	Fully Insured	10,340 (total employees)		
	MetLife	Optional Life & AD&D	Fully Insured	4,772 (total employees)		
<b>Long-term Disability</b>	n/a					

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees)	On Family Plans (#employees)
<b>Medical</b>	CareFirst	PPO - High Option	Self Insured	611	294	213
	CareFirst	PPO - Standard Option	Self Insured	126	39	31
	Aetna	PPO	Self Insured	131	23	2
	Kaiser	HMO	Fully Insured	34	12	2
<b>Prescription</b>	CVS	High Option	Self Insured	1,047	415	260
	CVS	Standard Option	Self Insured	127	37	36
<b>Dental</b>	United Concordia	DHMO (moving to CareFirst Dental 1/1/25)	Fully Insured	645	566	235
	United Concordia	DPPO (moving to CareFirst Dental 1/1/25)	Fully Insured	129	55	45
<b>Vision</b>	National Vision Adm (NVA)	In-network/Out-of-Network	Fully Insured	5,907 (total employees)		
<b>Life</b>	MetLife	Basic Life & AD&D	Fully Insured	11,612 (total retirees)		
<b>Long-term Disability</b>	n/a					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees)	On Family Plans (#employees)
<b>Medical</b>	Aetna	Medicare Advantage (includes Prescription Drug Plan)	Fully Insured	13,100- (# of retirees only - not total members)	0	0
<b>Prescription</b>	Kaiser	Medicare Advantage (includes Prescription Drug Plan)	Fully Insured	413	326	1
		Included with MAPD plan				
<b>Dental</b>	n/a					
<b>Vision</b>	n/a					
<b>Life</b>	n/a					
<b>Long-term Disability</b>	n/a					

**Additional Health Benefits Questions**

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	None
What is the maximum dental benefit per member per year?	DPPO: Actives \$1,500 and Retirees \$1,000 DHMO is unlimited (based on fee schedule)
Does the vision benefit provide for an eye exam every 12 or 24 months?	Every 12 months
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?	Every 12 months
Does the medical/prescription plan maintain grandfathered status under ACA?	No
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	The City is only providing GLP-1s if there is a confirmed diabetic diagnosis, and the City is not offering weight loss drugs as a covered benefit.
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	The City is only providing GLP-1s if there is a confirmed diabetic diagnosis, and the City is not offering weight loss drugs as a covered benefit.
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	Option for additional life/AD&D coverage for Actives, prepaid legal, pet insurance, critical illness, permanent life insurance with long term care rider

**FY 2025 Maryland County Government Health Benefits Survey**

**Baltimore County**

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**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/# dependents)	On Family Plans (#employees/# dependents)
Medical/ Prescription	Cigna	EPO	Self Insured	1,872	2,268	7,445
Medical/ Prescription	Cigna	PPO	Self Insured	291	265	333
Medical/ Prescription	Cigna	HDHP	Self Insured	77	21	68
Medical/ Prescription	Kaiser	HMO	Fully Insured	205	174	380
Dental	CareFirst	PPO- Traditional	Self Insured	1,362	6,152	1,866
Dental	CareFirst	PPO- Preferred	Self Insured	732	647	1,953
Dental	Cigna	HMO	Fully Insured	335	328	723
Vision	National Vision Administrators		Self Insured	2,323	2,756	8,544
Life	MetLife	Basic Life	Fully Insured	6,978	N/A	N/A
Long-term Disability	New York Life	60% Salary	Fully Insured	875	N/A	N/A

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/# dependents)	On Family Plans (#employees/# dependents)
Medical/ Prescription	Cigna	EPO	Self Insured	734	1,144	1,244
Medical/ Prescription	Cigna	PPO	Self Insured	94	62	81
Medical/ Prescription	Cigna	HDHP	Self Insured	1	4	4
Medical/ Prescription	Kaiser	HMO	Fully Insured	38	39	30
Dental	CareFirst	PPO- Traditional	Self Insured	824	1,362	488
Dental	CareFirst	PPO- Preferred	Self Insured	1,076	2,588	928
Dental	Cigna	HMO	Fully Insured	383	617	136
Vision	National Vision Administrators		Self Insured	2,320	4,691	1,592
Life	MetLife	Basic Life	Fully Insured	4,743	N/A	N/A
Long-term Disability	N/A					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/# dependents)	On Family Plans (#employees/# dependents)
Medical/Prescription	Administered by Third Party, Retiree First	Private Medicare Exchange	N/A	11,155	N/A	N/A
Dental	CareFirst	PPO- Traditional	Self Insured	Included in retiree counts above		
Dental	CareFirst	PPO- Preferred	Self Insured	Included in retiree counts above		
Dental	Cigna	HMO	Fully Insured	Included in retiree counts above		
Vision	National Vision Administrators		Self Insured	Included in retiree counts above		
Life	MetLife	Basic Life	Fully Insured	Included in retiree # above	N/A	N/A
Long-term Disability	N/A					

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	Cigna provides the stop loss for the Cigna plans. The specific attachment point is \$1,000,000, No aggregate.
<b>What is the maximum dental benefit per member per year?</b>	CareFirst Traditional- \$2,000 CareFirst Preferred PPO- \$1,500 Cigna DHMO- Unlimited
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	12 months
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	24 months
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	No
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	Active subsidy for dependents was completely restructured for those hired after 7/1/07 however, this bifurcated rate structure will no longer be in place effective 1/1/25.
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	Retiree 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.
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	Additional Life, Spouse Life, Child Life, Health Flexible Spending, Dependent Flexible Spending, Health Savings Account, Pre- tax Parking and Transit benefits (variety of plans offered through third parties MWE and SF&C).

**FY 2025 Maryland County Government Health Benefits Survey**

**Calvert**

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**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	HMO Open Access, Advantage PPO	Self Insured	HMO-208 Adv-129	HMO-128 Adv-97	HMO-128 Adv-116
<b>Prescription</b>	CareFirst, included in medical		Self Insured	337	225	244
<b>Dental</b>	CareFirst		Self Insured	515	364	301
<b>Vision</b>	CareFirst/Davis Vision		Self Insured	375	251	272
<b>Life</b>	Dearborn		Fully Insured	717		
<b>Long-term Disability</b>	Dearborn		Fully Insured	678		

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	HMO Open Access, Advantage PPO	Self Insured	HMO-29 ADV-26	HMO-4 ADV-11	HMO-8 ADV-3
<b>Prescription</b>	Carefirst, included with medical		Self Insured	55		
<b>Dental</b>	Carefirst	PPO	Self Insured	162	128	17
<b>Vision</b>	Carefirst, included with medical		Self Insured			
<b>Life</b>	N/A	N/A				
<b>Long-term Disability</b>	N/A	N/A				

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>		HMO Open Access, Advantage PPO	Self Insured	HMO-84 Advantage-161	HMO-16 Advantage-30	0
<b>Prescription</b>	Carefirst, included with medical		Self Insured			0
<b>Dental</b>	Carefirst	We do not separate over 65 participants-all retirees included above		N/A	N/A	N/A
<b>Vision</b>	Carefirst, included with medical		Self Insured			
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	CareFirst \$250,000
<b>What is the maximum dental benefit per member per year?</b>	\$1,800.00 calendar year max, \$1,500 orthodontal Lifetime Max
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	Every 12 months
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	12 month benefit period
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	No
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	CareMark CVS on maintance drugs
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	CareMark CVS on maintance drugs
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	Legal Services, ID Services, Accident Insurance, Critical Illness Insurance, Cancer Insurance, Gunshot Wound Insurance, Short - term Disaility Income Insurance, Term Life Insurance, Whole Life Insurance, Hospitalization Insurance, Flexible Spending Accounts, 529 College Savings Plan, Retirement 457(b)

**FY 2025 Maryland County Government Health Benefits Survey**

**Caroline**

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**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	<b>State Insurance</b>		Self Insured	102	39 Emp. 40 Dep.	53 Emp. 149 Dep.
<b>Prescription Dental</b>			Self Insured	88	38 Emp. 38 Dep.	43 Emp. 128 Dep.
<b>Vision</b>			Self Insured	53	18 Emp. 18 Dep.	22 Emp. 70 Dep.
<b>Life</b>			Self Insured	175	36 Emp. 36 Dep.	23 Emp. 46 Dep.
<b>Long-term Disability</b>			Self Insured	19		

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFlex	HRA	Fully Insured	21		
<b>Prescription Dental</b>						
<b>Vision</b>						
<b>Life</b>						
<b>Long-term Disability</b>						

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>			Fully Insured	32		
<b>Prescription Dental</b>			Fully Insured	14	14 Emp. 14 Dep.	
<b>Vision</b>						
<b>Life</b>						
<b>Long-term Disability</b>						

**Additional Health Benefits Questions**

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	
What is the maximum dental benefit per member per year?	
Does the vision benefit provide for an eye exam every 12 or 24 months?	Yes (Voluntary Ins.)
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?	Yes
Does the medical/prescription plan maintain grandfathered status under ACA?	No
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	Prescription coverage cost is include with health
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	HRA \$550 Rembursement; Part D Reimbursement up to \$100
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	Dental, Eye, Supplemental life insurance, long term care insurance, cancer insurance, FSA, and DCA

**FY 2025 Maryland County Government Health Benefits Survey**

**Carroll**

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**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	United Healthcare (UHC)	EPO /PPO	self insured	393	308/308	409/1212
<b>Prescription</b>	UHC/Optum Rx		self insured	393	308/308	409/1212
<b>Dental</b>	Delta	Basic and Enhanced	self insured	381	347/347	371/1185
<b>Vision</b>	VSP		self insured	393	308/308	409/1212
<b>Life</b>	Standard		fully insured	1,243		
<b>Long-term Disability</b>	Standard		fully insured	1,128		

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	United Healthcare	EPO/PPO	self insured	73	40/40	1/5
<b>Prescription</b>	UHC/Optum Rx		self insured	73	40/40	1/5
<b>Dental</b>	Delta	Basic	self insured	48	26/26	
<b>Vision</b>	VSP		self insured	45	24/24	
<b>Life</b>						
<b>Long-term Disability</b>						

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	United Healthcare	Medicare Advantage	fully insured	182	203/203	
<b>Prescription</b>						
<b>Dental</b>						
<b>Vision</b>						
<b>Life</b>						
<b>Long-term Disability</b>						

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	United Healthcare BP Individual stop loss - \$450,000
<b>What is the maximum dental benefit per member per year?</b>	Basic \$1,500 and Enhanced \$2,000
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	every 12 months
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	every 12 months
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	yes until 12/31/2024
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	Those employees hired after 2005 have a higher cost-sharing of premium. We also increased the years of services requirement to 15 years as opposed to 10.
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	

**FY 2025 Maryland County Government Health Benefits Survey**

**Cecil**

<b>Person Responding:</b>	Sandy Biggs
<b>Title:</b>	Benefits Coordinator
<b>Phone:</b>	410.996.8480
<b>Email:</b>	sbiggs@cecilcountymd.gov

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	Offer Standard PPO and High Deductible	Self Insured	259	121	201
<b>Prescription</b>	CareFirst (CVS)	Combined with Medical	Self Insured	259	121	201
<b>Dental</b>	Delta Dental	PPO	Self Insured	250	116	210
<b>Vision</b>	EyeMed	PPO	Self Insured	252	116	202
<b>Life</b>	Minnesota Life	Basic Life + AD&D - 1 years of salary - Provided by County	Fully Insured	659	0	0
<b>Long-term Disability</b>	N/A					

**Retirees - under age 65** - This plan was sunset on 1/1/2019 - members that were enrolled as of 12/31/2018 were grandfathered in. 1/1/2019 Cecil County started offering Health Reimbursement Accounts to retirees with 15 years of service or more.

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst BC/BS	Standard PPO only	Self Insured	2		
<b>Prescription</b>	CareFirst BC/BS - CVS	Combined with Medical	Self Insured	2		
<b>Dental</b>	Delta Dental	PPO	Self Insured	2		
<b>Vision</b>	EyeMed	PPO	Self Insured	2		
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Retirees - over 65** - This plan was sunset on 1/1/2019 - members that were enrolled as of 12/31/2018 were grandfathered in. 1/1/2019 Cecil County started offering Health Reimbursement Accounts to retirees with 15 years of service or more.

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst BC/BS	Standard PPO only	Self Insured	25	5	1
<b>Prescription</b>	CareFirst BC/BS - CVS	Combined with Medical	Self Insured	25	5	1
<b>Dental</b>	Delta Dental	PPO	Self Insured	18	5	1
<b>Vision</b>	EyeMed	PPO	Self Insured	23	3	1
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	VOYA Financial - \$225,000 specific stop loss per enrollee.
<b>What is the maximum dental benefit per member per year?</b>	\$1,500.00
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	12 months
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	12 months
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	PrudentRX works with drug manufacturers to get covered specialty medications that are on the County plan's "Exclusive Specialty Drug List", as well as select high-cost specialty limited distribution drugs for a \$0 out-of-pocket cost for participants and reduced fee for County.
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	PrudentRX works with drug manufacturers to get covered specialty medications that are on the County plan's "Exclusive Specialty Drug List", as well as select high-cost specialty limited distribution drugs for a \$0 out-of-pocket cost for participants and reduced fee for County.
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	Supplemental life insurance for employee, spouse and dependent children under age 26; accident coverage, hospital indemnity coverage, critical illness, universal life insurance, and ID Theft coverage.

**FY 2025 Maryland County Government Health Benefits Survey**

**Charles**

<b>Person Responding:</b>	Nancy Bowling
<b>Title:</b>	Benefits Compliance Administrator
<b>Phone:</b>	301.885.2764
<b>Email:</b>	bowlingn@charlescountymd.gov

**Active Employees ADVANTAGE PLAN**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	PPO and HMO	Self Insured	217	109	258
<b>Prescription</b>	CareFirst	\$5.00/ for generic; \$25 for brand on formulary; \$50 brand non-formulary	Self Insured	217	109	258
<b>Dental</b>	CareFirst	\$2000 cal yr max; Preventive 100%; Basic 80%; Major 50%	Self Insured	313	166	327
<b>Vision</b>	included with medical	PPO and HMO	Self Insured	217	109	258
<b>Life</b>	The Hartford	Basic; supplemental; dependent	Insured	1575 basic	689 supplemental	538 dependent
<b>Long-term Disability</b>	The Hartford	60% of salary after 120 day out of work	Insured	1,575	N/A	N/A

**Active Employees OPEN ACCESS**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	PPO and HMO	Self insured	294	148	205
<b>Prescription</b>	CareFirst	\$5.00/ for generic; \$25 for brand on formulary; \$50 brand non-formulary	Self insured	294	148	205
<b>Dental</b>	Delta Dental	\$2000 cal yr max; Preventive 100%; Basic 80%; Major 50%	Self insured	205	127	186
<b>Vision</b>	included with medical	PPO and HMO	Self insured	294	148	205
<b>Life</b>		See above - Active Employees Advantage Plan				
<b>Long-term Disability</b>		See above - Active Employees Advantage Plan				

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	PPO and HMO	self insured	380	7	0
<b>Prescription</b>	CareFirst	\$5.00/ for generic; \$25 for brand on formulary; \$50 brand non-formulary	self insured	380	7	0
<b>Dental</b>	CareFirst/Delta Dental	\$2000 cal yr max; Preventive 100%; Basic 80%; Major 50%	self insured	3	5	0
<b>Vision</b>	included with medical	PPO and HMO	self insured	380	7	0
<b>Life</b>				15 basic/10 supp	0	0
<b>Long-term Disability</b>						

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	CareFirst - \$275,000
<b>What is the maximum dental benefit per member per year?</b>	\$2,000
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	12 months
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	12 months
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	no
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	Post Employment Health Program
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	Post Employment Health Program
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	supplemental life, dependent life, whole life with long term care rider, accident, hospital indemnity, critical illness, legal resources, FSA - medical and dependent

**FY 2025 Maryland County Government Health Benefits Survey**

**Dorchester**

<b>Person Responding:</b>	Kristin Budd
<b>Title:</b>	HR Director
<b>Phone:</b>	410-901-2406
<b>Email:</b>	<a href="mailto:kbudd@docogonet.com">kbudd@docogonet.com</a>

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
Medical	SELF- INSURED		Self Insured	106	64	37
Prescription	MEDTIPSTER		Self Insured	106	64	37
Dental	DELTA DENTAL		Fully Insured	99	70	39
Vision	VSP		Fully Insured	106	64	37
Life	ONEAMERICA & THE STANDARD		Fully Insured	261		
Long-term Disability	N/A					

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
Medical	SELF- INSURED		Self Insured	19	9	4
Prescription	MEDTIPSTER		Self Insured	19	9	4
Dental	DELTA DENTAL		Fully Insured	14	8	3
Vision	VSP		Fully Insured	19	9	4
Life	N/A					
Long-term Disability	N/A					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
Medical	Medicare	Medicare Supplement Plans, A, F, G	Fully Insured	39	33	
Prescription	n/a					
Dental	DELTA DENTAL		Fully Insured	44	19	1
Vision	N/A					
Life	N/A					
Long-term Disability	N/A					

**Additional Health Benefits Questions**

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Sirius American: Specific \$175,000; Agregating Specific Deductible \$35,000, Agregating Attachment Point \$4,739,169
What is the maximum dental benefit per member per year?	\$1,250
Does the vision benefit provide for an eye exam every 12 or 24 months?	12 months
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?	12 months
Does the medical/prescription plan maintain grandfathered status under ACA?	No
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	Pillar Rx, Wellness Incentive
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	Pillar Rx - Under 65 Retirees
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	Voluntary Life through OneAmerica, various voluntary plans through AFLAC

**FY 2025 Maryland County Government Health Benefits Survey**

**Frederick**

<b>Person Responding:</b>	Fran Grisier
<b>Title:</b>	HR Administrator
<b>Phone:</b>	301-600-1190
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**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Cigna	PPO and HDP	Self Insured	798	543	817
<b>Prescription</b>	Cigna	PPO and HDP	Self Insured	798	543	817
<b>Dental</b>	Cigna	PPO and HMO	Fully Insured	864	557	773
<b>Vision</b>	VSP	HMO	Fully Insured	644	491	517
<b>Life</b>	The Standard	Basic Term Life	No	2,627		
<b>Long-term Disability</b>	N/A					

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Cigna	PPO and HDP	Self Insured	105	88	34
<b>Prescription</b>	Cigna	PPO and HDP	Self Insured	105	88	34
<b>Dental</b>	Cigna	PPO and HMO	Fully Insured	78	76	46
<b>Vision</b>	VSP	HMO	Fully Insured	46	53	26
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Cigna	PPO and Medicare Advantage	Self/Full Insure	400	134	11
<b>Prescription</b>	Cigna	PPO and Medicare Advantage	Self/Full Insure	400	134	11
<b>Dental</b>	Cigna	PPO and HMO	Fully Insured	245	180	9
<b>Vision</b>	VSP	HMO	Fully Insured	93	113	5
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	Cigna is our stop loss carrier. \$500,000 specific
<b>What is the maximum dental benefit per member per year?</b>	Enhanced Dental \$2000, Basic Dental \$1200, HMO no maximum
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	Every calendar year
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	Every calendar year
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	No
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	We have essential restriction with Cigna. This includes prior authorizations and quantity limits on specific drugs. We also educate and push the usage of generics.
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	We have essential restriction with Cigna. This includes prior authorizations and quantity limits on specific drugs. We also educate and push the usage of generics.
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	Supplemental life, Short-term disability, Long-term care (lifetime benefit), accident, hospital indemnity, critical illness, medical and dependent care flexible spending, legal

**FY 2025 Maryland County Government Health Benefits Survey**

**Garrett**

<b>Person Responding:</b>	Ashlee Thomas
<b>Title:</b>	Benefits Coordinator
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<b>Email:</b>	anthomas@garrettcounty.md.gov

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst BlueCross BlueShield	PPO, POS, High Deductible	Self Insured	127	86	55
<b>Prescription</b>	CVS		Self Insured	127	86	55
<b>Dental</b>	Delta Dental		Self Insured	115	88	69
<b>Vision</b>	National Vision Administrators		Self Insured	114	88	68
<b>Life</b>	One America					
<b>Long-term Disability</b>	One America					

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst BlueCross BlueShield	PPO, POS, High Deductible	Self Insured	29	2	1
<b>Prescription</b>	CVS		Self Insured	29	2	1
<b>Dental</b>	Delta Dental		Self Insured	28	10	2
<b>Vision</b>	National Vision Administrators		Self Insured	29	10	2
<b>Life</b>						
<b>Long-term Disability</b>						

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst BlueCross BlueShield	PPO, POS, High Deductible	Self Insured	0	0	0
<b>Prescription</b>	CVS		Self Insured	0	0	0
<b>Dental</b>	Delta Dental		Self Insured	51	22	0
<b>Vision</b>	National Vision Administrators		Self Insured	48	30	0
<b>Life</b>						
<b>Long-term Disability</b>						

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	Care Frist. Specific is \$275,000 and aggregate is \$100,000
<b>What is the maximum dental benefit per member per year?</b>	\$1,200
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	24
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	24
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	NO
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	\$600/year discount for employees who qualify for our wellbeing incentive. This also applies to employee spouses. There is a \$600/year surcharge for employee tobacco use. This can be waived if they complete three classes on quitting their tobacco use. This also applies to employee spouses.
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	\$600/year discount for retirees who qualify for our wellbeing incentive. This also applies to retiree spouses. There is a \$600/year surcharge for retiree tobacco use. This can be waived if they complete three classes on quitting their tobacco use. This also applies to retiree spouses.
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	Healthcare FSA, Critical Illness, Disability Income Insurance, Life Insurance, Accident, Cancer

**FY 2025 Maryland County Government Health Benefits Survey**

**Harford**

<b>Person Responding:</b>	Beth Griffith
<b>Title:</b>	Benefits Manager
<b>Phone:</b>	410-638-3202
<b>Email:</b>	bagriffith@harfordcountymd.gov

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CAREFIRST/ KAISER	TRIPLE OPTION/HMO	Self/Fully Insured	483	392	648
<b>Prescription</b>	INCLUDED IN MEDICAL					
<b>Dental</b>	CAREFIRST		Self Insured	451	390	636
<b>Vision</b>	CAREFIRST		Self Insured	369	333	497
<b>Life</b>	METLIFE			1,755		
<b>Long-term Disability</b>	METLIFE			640		

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CAREFIRST/KAISER	TRIPLE OPTION/HMO	Self/Fully Insured	133	95	54
<b>Prescription</b>	INCLUDED IN MEDICAL					
<b>Dental</b>	CAREFIRST		Self Insured	36	68	33
<b>Vision</b>	CAREFIRST		Self Insured	12	17	6
<b>Life</b>	METLIFE	(RETIREE ONLY)		68		
<b>Long-term Disability</b>	N/A					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	UNITED HEALTH CARE/KAI	HMO	Full	473	INDIVIDUAL PLANS ONLY	INDIVIDUAL PLANS ONLY
<b>Prescription</b>	INCLUDED IN MEDICAL					
<b>Dental</b>	CAREFIRST			148	216	2
<b>Vision</b>	CAREFIRST			87	135	1
<b>Life</b>	METLIFE	(RETIREE ONLY)		441	RETIREE PLAN ONLY	RETIREE PLAN ONLY
<b>Long-term Disability</b>	N/A					

**Additional Health Benefits Questions**

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	\$500,000
What is the maximum dental benefit per member per year?	\$2,000
Does the vision benefit provide for an eye exam every 12 or 24 months?	12 Months
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?	12 Months
Does the medical/prescription plan maintain grandfathered status under ACA?	Yes
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	Plan Design changed from co-pays to co-insurance (CAREFIRST PLANS ONLY)
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	Plan Design changed from co-pays to co-insurance (CAREFIRST PLANS ONLY)
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	Supplemental life, Long-term disability, Legal insurance, Cancer, Accident, Short-term disability and specified health coverage

**FY 2025 Maryland County Government Health Benefits Survey**

**Howard**

<b>Person Responding:</b>	Lisa Schaefer
<b>Title:</b>	Health & Benefits Manager
<b>Phone:</b>	410-313-3455
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**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
Medical	Aetna	EPO	Self insured	917	531	1,066
Medical	Aetna	PPO	Self insured	291	128	213
Medical	Kaiser	HMO	Fully insured	122	31	48
Prescription	CVS Caremark	EPO, PPO	Self insured	1,208	659	1,279
Dental	Delta Dental	DPPO	Self insured	1,158	669	1,237
Dental	Delta Care	DHMO	Fully insured	161	50	44
Vision	VSP	PPO	Self insured	1,208	659	1,279
Life	The Standard	Basic (2x salary, up to \$500k), Supplemental (1x, 2x, 3x up to \$500k)	Fully insured	3,809		
Long-term Disability	The Standard	60% up to \$4k per month	Fully insured	3,181		

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
Medical	Aetna	EPO	Self insured	214	62	45
Medical	Aetna	PPO	Self insured	35	5	5
Medical	Kaiser	HMO	Fully insured	12	0	0
Prescription	CVS Caremark	EPO, PPO	Self insured	249	67	50
Dental	Delta Dental	DPPO	Self insured	199	93	56
Dental	Delta Care	DHMO	Fully insured	8	3	0
Vision	VSP	PPO	Self insured	249	67	50
Life						
Long-term Disability						

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
Medical	Aetna	Medicare Advantage HMO	Fully insured	514	149	0
Medical	Aetna	Medicare Advantage PPO	Fully insured	190	43	0
Medical	Kaiser	Medicare Advantage HMO	Fully insured	45	1	0
Prescription						
Dental	Delta Dental	DPPO	Self insured	748	409	48
Dental	Delta Care	DHMO	Fully insured	20	19	0
Vision						
Life						
Long-term Disability						

**Additional Health Benefits Questions**

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Aetna Individual Stop Loss Limit \$600,000
What is the maximum dental benefit per member per year?	\$1,500
Does the vision benefit provide for an eye exam every 12 or 24 months?	12 months
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?	12 months
Does the medical/prescription plan maintain grandfathered status under ACA?	Yes
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	Prior authorization and step therapy (prescription drug clinical management strategies); Leverage copay assistance program to reduce Specialty Rx expenses
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	Prior authorization and step therapy (prescription drug clinical management strategies); Leverage copay assistance program to reduce Specialty Rx expenses
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	Voluntary Short Term Disability, Accident, Critical Illness, Hospital Indemnity, Pre-Paid Legal, Supplemental Term Life Insurance, Supplemental Permanent Life Insurance, Pet Insurance

**FY 2025 Maryland County Government Health Benefits Survey**

**Kent**

<b>Person Responding:</b>	Jennifer White
<b>Title:</b>	HR Business Partner
<b>Phone:</b>	410-810-2209
<b>Email:</b>	jwhite@kentgov.org

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/# dependents)	On Family Plans (#employees/# dependents)
<b>Medical</b>	Cigna	PPO	Self Insured	93	44, 44	39, 111
<b>Prescription</b>	Cigna	PPO	Self Insured	93	45, 45	39, 111
<b>Dental</b>	Cigna	PPO	Self Insured	97	51, 51	44, 121
<b>Vision</b>	National Vision Administrators	PPO	Self Insured	96	47, 47	46, 129
<b>Life</b>	**Supplemental Plan**	**Supplemental Plan**				
<b>Long-term Disability</b>	Lincoln Financial			210	0	0

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/# dependents)	On Family Plans (#employees/# dependents)
<b>Medical</b>	Cigna	PPO	Self Insured	9	2, 2	0
<b>Prescription</b>	Cigna	PPO	Self Insured	9	2, 2	0
<b>Dental</b>	Cigna	PPO	Self Insured	9	2, 2	0
<b>Vision</b>	National Vision Administrators	PPO	Self Insured	9	2, 2	0
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/# dependents)	On Family Plans (#employees/# dependents)
<b>Medical</b>	Medicare			18	8, 8	0
<b>Prescription</b>	Medicare			18	8, 8	0
<b>Dental</b>	Cigna			19	10	0
<b>Vision</b>	National Vision Administrators			18	11	0
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	FAIRCO; Max. Aggregate Benefit: \$1,000,000; Min. Annual Attachment Point: No Min.; Claim Limit Per Covered Person/Family: \$85,000
<b>What is the maximum dental benefit per member per year?</b>	\$1,200
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	Every 12 months.
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	Every 12 months.
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	No
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	N/A
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	N/A
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	Supplemental life insurance (whole & term), cancer insurance, FSA & HSA accounts, STD insurance, group critical illness insurance, hospital indemnity insurance, accident only insurance, and deferred compensation plan.

**FY 2025 Maryland County Government Health Benefits Survey**

**Montgomery**

<b>Person Responding:</b>	<b>Karen Bass</b>
<b>Title:</b>	<b>Health Insurance Manager</b>
<b>Phone:</b>	<b>240-777-5054</b>
<b>Email:</b>	<b>Karen.bass@montgomerycountymd.gov</b>

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
Medical	Carefirst	Point of Service (POS)	Self Insured	1,944	1,242	2,318
Medical	United HealthCare	HMO	Self Insured	613	343	650
Medical	Kaiser Permanene	HMO	Fully Insured	732	361	520
Prescription	CVS Caremark		Self Insured	2,349	1,504	2,740
Dental	CIGNA	PPO	Self Insured	3,039	1,927	3,492
Dental	CIGNA	DHMO	Fully Insured	271	103	135
Vision	Eyemed		Self Insured	3,077	1,985	3,422
Life	MetLife	Mandatory Benefit, all benefits eligible employees have 1x salary up to \$200,000	Fully Insured			
Optional Life	MetLife		Fully Insured	<b>6045 have elected optional life</b>		
Long-term Disability	MetLife		Fully Insured			

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
Medical	Carefirst	Point of Service (POS)	Self Insured	333	387	399
Medical	Carefirst	Indemnity	Self Insured	5	1	0
Medical	United Health	HMO	Self Insured	123	137	106
Medical	Kaiser	HMO	Fully Insured	46	25	23
Prescription	CVS Caremark		Self Insured	412	479	475
Dental	CIGNA	PPO	Self Insured	526	580	553
Vision	Eyemed	Vision Discount Plan - All retirees have access to this free discount plan		156	231	224
Life	MetLife	A reduced benefit from when they were active, all retirees with benefits have some life insurance.	Fully Insured			
Long-term Disability	N/A					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
Medical	Carefirst	Point of Service (POS)	Self Insured	1,656	1,410	79
Medical	Carefirst	Indemnity	Self Insured	282	97	1
Medical	United Health	HMO	Self Insured	362	409	21
Medical	Kaiser	HMO	Fully Insured	179	126	10
Prescription	SilverScript		Self Insured	1,927	1,762	94
Dental	CIGNA	PPO	Self Insured	2,590	2,371	124
Vision	Eyemed	Vision Discount Plan - All retirees have access to this free discount plan. Vision Insured plan		1,941	1,348	27
Life		A reduced benefit from when they were active, all retirees with benefits have some life insurance.				
Long-term Disability	N/A					

**Additional Health Benefits Questions**

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	\$1,000,000 and stop loss is with each insurance carrier (Carefirst and UnitedHealth Care).
What is the maximum dental benefit per member per year?	\$2,000
Does the vision benefit provide for an eye exam every 12 or 24 months?	12 months
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?	24 months for frames, 12 months for lenses
Does the medical/prescription plan maintain grandfathered status under ACA?	Yes
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	None
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	None
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	Optional Life Insurance. Short-Term Disability and Critical Illness through AFLAC for unrepresented and IAFF employees only (terminating 10/1/24 per collective bargaining)

**FY 2025 Maryland County Government Health Benefits Survey**

**Prince George's**

<b>Person Responding:</b>	Paula Polson
<b>Title:</b>	Sr. HR Analyst
<b>Phone:</b>	301-883-6380
<b>Email:</b>	BENEFITS@co.pg.md.us

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Cigna, Kaiser	PPO, HMO	Self Insured	2,306	1,018	1,749
<b>Prescription</b>	Express Scripts		Self Insured	2,076	949	1,700
<b>Dental</b>	Aetna	PPO, HMO	Self Insured	2,313	1,061	1,742
<b>Vision</b>	VSP		Self Insured	2,215	1,036	1,763
<b>Life</b>	Metlife		Fully Insured	6,335	N/A	N/A
<b>Long-term Disability</b>	Metlife		Fully Insured	1,321	N/A	N/A

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Cigna, Kaiser	PPO, HMO	Self Insured	504	513	557
<b>Prescription</b>	Express Scripts		Self Insured	562	579	623
<b>Dental</b>	Aetna	PPO, HMO	Self Insured	532	546	613
<b>Vision</b>	VSP		Self Insured	545	572	658
<b>Life</b>	Metlife		Fully Insured	2,100	N/A	N/A
<b>Long-term Disability</b>	N/A					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Cigna, Kaiser	PPO, HMO	Self Insured	1,288	950	61
<b>Prescription</b>	Express Scripts		Self Insured	1,392	1,040	59
<b>Dental</b>	Aetna	PPO, HMO	Self Insured	1,217	985	60
<b>Vision</b>	VSP		Self Insured	1,525	1,195	74
<b>Life</b>	Metlife		Fully Insured	2,300	N/A	N/A
<b>Long-term Disability</b>	N/A					

**Additional Health Benefits Questions**

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
What is the maximum dental benefit per member per year?	HMO: no max PPO: \$1500/person
Does the vision benefit provide for an eye exam every 12 or 24 months?	12
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?	Frames: 24 Lenses: 12
Does the medical/prescription plan maintain grandfathered status under ACA?	No
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	Mandatory Generic drugs, Robust wellness/preventative care benefits
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	Medicare Advantage plans (Kaiser), EGWP
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	supplemental life insurance; spouse and dependent life; extra life supplemental; critical incident/accident/whole life insurance, financial/legal plan; 457 deferred comp savings program; short term disability; paid family leave; flexible spending accounts

**FY 2025 Maryland County Government Health Benefits Survey**

**Queen Anne's**

<b>Person Responding:</b>	Beverly Churchill
<b>Title:</b>	Director, Human Resources
<b>Phone:</b>	410-758-4406
<b>Email:</b>	<a href="mailto:bchurchill@gac.org">bchurchill@gac.org</a>

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	EPO/PPO	Self Insured	214	113	182
<b>Prescription</b>	CareFirst CVS					
<b>Dental</b>	CareFirst					
<b>Vision</b>	DavisVision					
<b>Life</b>	Lincoln	Term Life	Fully Insured	629	n/a	n/a
<b>Long-term Disability</b>	The Standard	Voluntary Benefit	Fully Insured	232	n/a	n/a

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	EPPO/PPO	Self Insured	31	18	14
<b>Prescription</b>	CareFirst CVS					
<b>Dental</b>	CareFirst					
<b>Vision</b>	DavisVision					
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	Medicare Advantage	Self Insured	93	53	0
<b>Prescription</b>	Express Scripts					
<b>Dental</b>	CareFirst					
<b>Vision</b>	DavisVision					
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Additional Health Benefits Questions**

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	CareFirst, \$250,000
What is the maximum dental benefit per member per year?	\$1,500
Does the vision benefit provide for an eye exam every 12 or 24 months?	12
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?	12
Does the medical/prescription plan maintain grandfathered status under ACA?	No
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	July 2023 Opened Primary Care Health Center, & started onsite Vision Clinic for employee
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	July 2023 Opened Primary Care Health Center retirees on our health plan can use
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	Accident Insurance, Hospital Indemnity, Critical Illness, Whole Life, Long-term Disability. Short-term Disability, FSA, Identity Theft

**FY 2025 Maryland County Government Health Benefits Survey**

**St. Mary's**

<b>Person Responding:</b>	Heather Schrader
<b>Title:</b>	Benefits Administrator
<b>Phone:</b>	301-475-4200 ext. 1111
<b>Email:</b>	<a href="mailto:Benefits@stmaryscountymd.gov">Benefits@stmaryscountymd.gov</a>

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	HMO Open Access and BlueChoice Advantage	Self Insured	357	365	972
<b>Prescription</b>	CareFirst	covered under medical	Self Insured	357	365	972
<b>Dental</b>	CareFirst	PPO and Traditional Plan	Self Insured	409	312	1,192
<b>Vision</b>	CareFirst Blue Vision		Self Insured	364	296	1,176
<b>Life</b>	Minnesota Life			824	0	0
<b>Long-term Disability</b>	Madison Life			824	0	0

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	HMO Open Access and BlueChoice Advantage	Self Insured	63	88	141
<b>Prescription</b>	CareFirst	covered under medical	Self Insured	63	88	141
<b>Dental</b>	CareFirst	PPO and Traditional Plan	Self Insured	106	220	107
<b>Vision</b>	CareFirst Blue Vision		Self Insured	126	246	114
<b>Life</b>	Minnesota Life			334 retirees total (including age 65+)	0	0
<b>Long-term Disability</b>	Madison Life			0	0	0

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	CareFirst	HMO Open Access and BlueChoice Advantage	Self Insured	287	0	0
<b>Prescription</b>	CareFirst	covered under medical	Self Insured	287	0	0
<b>Dental</b>	CareFirst	PPO and Traditional Plan	Self Insured	included above	included above	included above
<b>Vision</b>	CareFirst Blue Vision		Self Insured	included above	included above	included above
<b>Life</b>				334 retirees total (including age 65+)	0	0
<b>Long-term Disability</b>	Madison Life			0	0	0

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	CareFirst: \$250 Specific
<b>What is the maximum dental benefit per member per year?</b>	\$1,500
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	12 months
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	12 months
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	No
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	Sponosred Everside health clinic for employees, retirees and their dependents
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	Sponosred Everside health clinic for employees, retirees and their dependents
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	Supplemental life, whole life with chronic care rider, accident, hospitalization, critical illness, Employee Assistance Program, Flexible Spending account, 457b deferred comp., identity theft protection

**FY 2025 Maryland County Government Health Benefits Survey**

**Somerset**

<b>Person Responding:</b>	Jamie Manaia
<b>Title:</b>	HR Director
<b>Phone:</b>	410-651-5131
<b>Email:</b>	Jmanaia@somersetmd.us

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Carefirst BCBS	HMO	Fully insured	107	24	14
<b>Prescription</b>						
<b>Dental</b>	Integra			116	24	13
<b>Vision</b>	Integra			99	23	8
<b>Life</b>	OneAmerica/TransAmerica				12	
<b>Long-term Disability</b>						

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Carefirst BCBS	HMO	Partially Self Insured	8	4	
<b>Prescription</b>						
<b>Dental</b>	Integra			1	1	
<b>Vision</b>	Integra			2	2	
<b>Life</b>						
<b>Long-term Disability</b>						

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Carefirst BCBS	HMO	Partially Self Insured	40	16	
<b>Prescription</b>						
<b>Dental</b>	Integra			17	5	
<b>Vision</b>	Integra			14	5	
<b>Life</b>						
<b>Long-term Disability</b>						

**Additional Health Benefits Questions**

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	
What is the maximum dental benefit per member per year?	
Does the vision benefit provide for an eye exam every 12 or 24 months?	12 months
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?	12 months
Does the medical/prescription plan maintain grandfathered status under ACA?	
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	OneAmerica and TransAmerica Life Insurance, AFLAC

**FY 2025 Maryland County Government Health Benefits Survey**

**Talbot**

<b>Person Responding:</b>	Shari Bobb
<b>Title:</b>	Benefits Manager
<b>Phone:</b>	410-770-8014
<b>Email:</b>	sbibb@talbotcountymd.gov

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Cigna	Open Access Plus	Self Insured	103	66	88
<b>Prescription</b>	Cigna	Open Access Plus	Self Insured	103	66	88
<b>Dental</b>	SunLife Dental	PPO	Self Insured	104	67	87
<b>Vision</b>	UnitedHealthcare	PPO	Self Insured	97	63	72
<b>Life</b>	SunLife		Fully Insured	313		
<b>Long-term Disability</b>	SunLife		Fully Insured	137		

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Cigna	Open Access Plus	Self Insured	9	9	3
<b>Prescription</b>	Cigna	Open Access Plus	Self Insured	9	9	3
<b>Dental</b>	SunLife Dental	PPO	Self Insured	12	9	3
<b>Vision</b>	N/A					
<b>Life</b>				*		
<b>Long-term Disability</b>						

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Integra			51	29	4
<b>Prescription</b>	Integra			51	29	4
<b>Dental</b>	SunLife Dental	PPO		34	28	3
<b>Vision</b>	N/A					
<b>Life</b>				*104 Combined total with U65		
<b>Long-term Disability</b>						

**Additional Health Benefits Questions**

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Cigna - \$150,000 deductible, under \$50,000 \$1,821
What is the maximum dental benefit per member per year?	\$1,500
Does the vision benefit provide for an eye exam every 12 or 24 months?	12
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?	Eyeglass Lenses Once every 12 months Frames Once every 24 months Contact Lenses instead of Eyeglasses Once every 12 months
Does the medical/prescription plan maintain grandfathered status under ACA?	no
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	None at this time
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	None at this time
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	supplemental life (EE, Spouse, Child) insurance, long term care insurance, cancer insurance

**FY 2025 Maryland County Government Health Benefits Survey**

**Washington**

<b>Person Responding:</b>	Brittany Price
<b>Title:</b>	Retirement Coordinator
<b>Phone:</b>	240-313-2358
<b>Email:</b>	bprice@washco-md.net

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Aetna	HMO, PPO	Self Insured	238	171/342	341/909
<b>Prescription</b>	CVS Caremark	One Plan (grouped with Medical)	Self Insured	238	171/342	341/909
<b>Dental</b>	Delta Dental	PPO, Flex	Self Insured	236	168/336	321/856
<b>Vision</b>	EyeMed	12 Month, 24 Month	Fully Insured	221	165/330	313/837
<b>Life</b>	The Hartford	1 X Annual Salary with Max of \$100,000	Fully Insured	862		
<b>Long-term Disability</b>	The Hartford	Base Plan 40%	Fully Insured	862		

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Aetna	HMO, PPO	Self Insured	29	26/52	16/39
<b>Prescription</b>	CVS Caremark	One Plan (grouped with Medical)	Self Insured	29	26/52	16/39
<b>Dental</b>	Delta Dental	PPO, Flex	Self Insured	30	29/58	16/35
<b>Vision</b>	EyeMed	12 Month, 24 Month	Fully Insured	32	29/58	16/35
<b>Life</b>	The Hartford	If taking any Health Coverages above, they receive coverage through	Fully Insured	78	Offered on the retiree only	Offered on the retiree only
<b>Long-term Disability</b>	N/A					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	N/A					
<b>Prescription</b>	N/A					
<b>Dental</b>	N/A					
<b>Vision</b>	N/A					
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	HM Insurance- \$175,000
<b>What is the maximum dental benefit per member per year?</b>	\$1,000
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	We have both options to choose from.
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	We have both options to choose from.
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	No
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	Have incorporated strategies recommended by our prescription plan CVS Caremark and benefit consultant, CBIZ
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	Have incorporated strategies recommended by our prescription plan CVS Caremark and benefit consultant, CBIZ
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	Long Term Disability Buy-Up Coverage, Nationwide 457 Plan

**FY 2025 Maryland County Government Health Benefits Survey**

**Wicomico**

<b>Person Responding:</b>	Donna O'Hara
<b>Title:</b>	Director of Human Resources
<b>Phone:</b>	410-334-3105
<b>Email:</b>	<a href="mailto:dohara@wicomicocounty.org">dohara@wicomicocounty.org</a>

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
Medical	CareFirst	PPO	Self Insured	266	104	98
Prescription	CareFirst	PPO	Self Insured	266	104	98
Dental	CareFirst	PPO	Self Insured	266	104	98
Vision	CareFirst	PPO	Self Insured	266	104	98
Life	Mutual of Omaha & American Fidelity	Voluntary group life insurance & whole life	Fully Insured		n/a	n/a
Long-term Disability	Mutual of Omaha		Fully Insured	568	n/a	n/a

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
Medical	CareFirst	PPO	Self Insured	52	21	11
Prescription	CareFirst	PPO	Self Insured	52	21	11
Dental	CareFirst	PPO	Self Insured	52	21	11
Vision	CareFirst	PPO	Self Insured	52	21	11
Life	N/A					
Long-term Disability	N/A					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
Medical	United healthCare	PPO	Fully Insured	254	N/A	N/A
Prescription	United healthCare	PPO	Fully Insured	254	N/A	N/A
Dental	CareFirst	PPO	Self Insured	241	N/A	N/A
Vision	CareFirst	PPO	Self Insured	241	N/A	N/A
Life	N/A					
Long-term Disability	N/A					

**Additional Health Benefits Questions**

If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	CareFirst BlueCross BlueShield - stop loss - \$225,000
What is the maximum dental benefit per member per year?	\$1,000/ per member
Does the vision benefit provide for an eye exam every 12 or 24 months?	12 months
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?	12 months
Does the medical/prescription plan maintain grandfathered status under ACA?	yes
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	participate in a consortium group
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	participate in a consortium group
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	American Fidelity - supplemental life, long-term care, cancer, accident, short-term disability, hospital indemnity, critical illness, 457b, FSA

**FY 2025 Maryland County Government Health Benefits Survey**

**Worcester**

<b>Person Responding:</b>	Stacey Norton
<b>Title:</b>	Human Resources Director
<b>Phone:</b>	410-632-0090 ext 1401
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**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Carefirst Blue Cross/Blue Shield	Blue Preferred PPO	Self Insured	555	386	656
<b>Prescription</b>	CVS/Caremark		Self Insured	555	386	656
<b>Dental</b>	Carefirst Blue Cross/Blue Shield		Self Insured	763	534	622
<b>Vision</b>	VSP		Fully Insured	191	129	122
<b>Life</b>	Guardian		Self Insured			
<b>Long-term Disability</b>	Guardian		Self Insured			

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Carefirst Blue Cross/Blue Shield	Blue Preferred PPO	Self Insured	132	64	46
<b>Prescription</b>	CVS/Caremark		Self Insured	132	64	46
<b>Dental</b>	Carefirst Blue Cross/Blue Shield		Self Insured	61	71	113
<b>Vision</b>	VSP		Fully insured	21	18	18
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/#dependents)	On Family Plans (#employees/#dependents)
<b>Medical</b>	Carefirst Blue Cross/Blue Shield	Carefirst Blue Cross/Blue Shield Medicare Advantage plan-only individual coverage	Self Insured	1,197	0	0
<b>Prescription</b>	CVS/Caremark		Self Insured	1,197	0	0
<b>Dental</b>	Carefirst Blue Cross/Blue Shield		Self Insured	246	185	10
<b>Vision</b>	VSP		Self Insured	61	69	6
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	CareFirst Blue Cross Blue Shield is the stop-loss carrier.
<b>What is the maximum dental benefit per member per year?</b>	We have 2 plans - a \$1,000 annual plan and a \$1,500 annual plan
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	12 months
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	eyeglasses every 24 months
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	No
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	We offer voluntary AFLAC plans by payroll deduction, supplemental life insurance, free financial advisors, and for FY 24, a \$1K match to deferred compensation/Roth IRA plans for county active employees only
<b>Additional Comments:</b>	Our plan includes actives and retirees for Worcester County Government and the Board of Education. We also include active employees for the Worcester County Commission on Aging (we don't cover their retirees). The plans is the same for actives and retirees under 65. We don't offer a HMO or High Deductible plans. Dental and Vision costs are paid 100% by the employees and are not funded by the County at all. Employees hired after 7/1/15 have a 80/20 cost share and those hired prior to 6/30/15 have a 90/10 cost share. New hires after 11/1/07 need 15 years of service to stay on the health care when they retire. Those hired 10/31/07 or before, need 5 years of service to remain on the health care at retirement. New hires after 10/1/17 can have dependents remain on their insurance at retirement but the dependents have to pay 100% of the cost share.

**FY 2025 Maryland County Government Health Benefits Survey**

**MNCPPC**

<b>Person Responding:</b>	Cynthia Henderson
<b>Title:</b>	Corporate Benefits Specialist III
<b>Phone:</b>	301-454-1685
<b>Email:</b>	cynthia.henderson@mncppc.org

**Active Employees**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/# dependents)	On Family Plans (#employees/# dependents)
<b>Medical</b>	1- UnitedHealthcare 2- Kaiser Permanente	1- EPO and POS 2- HMO	1- Self-Insured 2- Fully Insured	897	411/411	649/882
<b>Prescription</b>	Caremark CVS	Tier/Co-Pay	Self-Insured	622	337/337	580/1588
<b>Dental</b>	Delta Dental	HMO and PPO	Fully Insured	764	390/390	659/1234
<b>Vision</b>	EyeMed		Fully Insured	792	419/419	591/1682
<b>Life</b>	Securian Financial		Fully Insured	2,340		
<b>Long-term Disability</b>	MetLife		Fully Insured	2,340		

**Retirees - under age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/# dependents)	On Family Plans (#employees/# dependents)
<b>Medical</b>	1- UnitedHealthcare 2- Kaiser Permanente	1- EPO and POS 2- HMO	1- Self-Insured 2- Fully Insured	150	138/138	75/275
<b>Prescription</b>	Caremark CVS	Tier/Co-Pay	Self-Insured	117	111/111	83/224
<b>Dental</b>	Delta Dental	HMO and PPO	Fully Insured	121	135/135	78/198
<b>Vision</b>	EyeMed		Fully Insured	666*	600/600*	96/238*
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Retirees - over age 65**

	Provider	Type of Plan (HMO, PPO, High Deductible, etc.)	Are Plans Fully Insured or Self Insured?	On Single Plans (#employees)	On Two-person Plans (#employees/# dependents)	On Family Plans (#employees/# dependents)
<b>Medical</b>	1- UnitedHealthcare 2- Kaiser Permanente	1- EPO and POS 2- HMO	1- Self-Insured 2- Fully Insured	569	432/432	17/38
<b>Prescription</b>	SliverScript	EGWP	Self-Insured	1352		
<b>Dental</b>	Delta Dental	HMO and PPO	Fully Insured	565	498/498	30/91
<b>Vision</b>	EyeMed		Fully Insured	* All Retirees Included above	* All Retirees Included above	* All Retirees Included above
<b>Life</b>	N/A					
<b>Long-term Disability</b>	N/A					

**Additional Health Benefits Questions**

<b>If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?</b>	UnitedHealthcare: Specific- \$450,000 Aggregate: 125%
<b>What is the maximum dental benefit per member per year?</b>	\$2,000
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	Every 12 months
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	Every 12 months under the Moderate and High Level Plans. Every 24 months under the Low Level Plan.
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	No.
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	PrudentRx: Uses copay optimization to reduce employer spend on specialty drugs (average 25%), while simultaneously using manufacturer copay coupon cards to reduce plan participant's out-of-pocket cost (\$0.00) if the participant is enrolled in the plan. If the participant is not enrolled in the plan they will pay 30% coinsurance. Participant must get prescriptions filled at Exclusive Caremark Specialty pharmacies. Applies to specialty medications such as those for Hepatitis C, Autoimmune Conditions, Oncology and Multiple Sclerosis.
<b>Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)</b>	Supplemental Life Insurance (1,2,3,4,5,6,7,8 times base annual salary, maximum \$750,000), Dependent Life Insurance (Spouse/Child - \$10,000/ \$5,000, \$20,000/\$10,000,\$30,000/\$15,000), Legal Resources Pre-Paid Legal Plan