



# Fiscal 2026 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 2026 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	190	131	168
<b>Prescription</b>	CareFirst	PPO	Self Insured	190	131	168
<b>Dental</b>	CareFirst	PPO	Fully Insured	132	115	118
<b>Vision</b>	Vision Benefits of America	PPO	Fully Insured	131	88	123
<b>Life</b>	MetLife	Full-Time Employees and Part-Time Employees in certain positions provided coverage by County	Fully Insured	453		
<b>Long-term Disability</b>	American Fidelity	Employee has option to purchase at 100% cost				

**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	32	10, 10	3, 8
<b>Prescription</b>	CareFirst	PPO	Self Insured	32	10, 10	3, 8
<b>Dental</b>	CareFirst	18 months of Cobra eligibility	Fully Insured			
<b>Vision</b>	Vision Benefits of America	18 months of Cobra eligibility	Fully Insured			
<b>Life</b>	MetLife	\$6,000 policy for full retirees, \$4,000 for early retirees	Fully Insured	45		
<b>Long-term Disability</b>	American Fidelity	Option to take policy after termination at 100% cost				

**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 Medicare supplement	n/a	182		
<b>Prescription</b>		n/a	n/a			
<b>Dental</b>		18 months of Cobra eligibility	Self Insured			
<b>Vision</b>		18 months of Cobra eligibility	Self Insured			
<b>Life</b>	MetLife	\$6,000 policy for full retirees, \$4,000 for early retirees	Self Insured	305, 26		
<b>Long-term Disability</b>	American Fidelity	Option to take policy after termination at 100% cost	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. Specific deductible is \$250,000. Aggregate is \$1,000,000.
<b>What is the maximum dental benefit per member per year?</b>	\$1,500 Dental Basic, \$2,000 Dental Plus.
<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 healthy 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 healthy 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 2026 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	1,614	847	1,700
<b>Prescription</b>	CVS Caremark		Self Insured	1,614	847	1,700
<b>Dental</b>	CIGNA		Self Insured	1,702	892	1,785
<b>Vision</b>	EyeMed		Self Insured	1,728	893	1,790
<b>Life</b>	MetLife		Self Insured	4,498		
<b>Long-term Disability</b>	MetLife		Self Insured	1,229		

**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	374	273	250
<b>Prescription</b>	CVS Caremark		Self Insured	374	273	250
<b>Dental</b>	CIGNA		Self Insured	320	320	251
<b>Vision</b>	EyeMed		Self Insured	315	308	238
<b>Life</b>	MetLife		Self Insured	467		
<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	1,292	840	1
<b>Prescription</b>	SilverScript		Self Insured	1,292	840	1
<b>Dental</b>	CIGNA		Self Insured	990	921	50
<b>Vision</b>	EyeMed		Self Insured	995	925	50
<b>Life</b>	MetLife		Self Insured	769		
<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 and seperate lifetime maximum orthodontia allowance of \$2500 for both in-network & out-of-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 2026 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	2,084	1,145	966
	CareFirst	PPO - Standard Option	Self Insured	650	201	153
	Aetna	HMO	Self Insured	1,977	1,091	1,151
	Kaiser	HMO	Fully Insured	741	236	225
<b>Prescription</b>	CVS	High Option	Self Insured	4,802	2,472	2,342
	CVS	Standard Option	Self Insured	650	201	153
<b>Dental</b>	CareFirst	DHMO	Fully Insured	1,719	677	407
	CareFirst	DPPO	Self Insured	3,466	2,103	1,995
<b>Vision</b>	National Vision Adm (NVA)	In-Network/Out-of-Network	Fully Insured	5,405	2,650	2,474
<b>Life</b>	MetLife	Basic Life & AD&D	Fully Insured	11,724		
	MetLife	Optional Life & AD&D	Fully Insured	5,534		
<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)	On Family Plans (#employees)
<b>Medical</b>	CareFirst	PPO - High Option	Self Insured	577	275	208
	CareFirst	PPO - Standard Option	Self Insured	124	34	29
	Aetna	PPO	Self Insured	134	22	1
	Kaiser	HMO	Fully Insured	29	37	4
<b>Prescription</b>	CVS	High Option	Self Insured	740	334	213
	CVS	Standard Option	Self Insured	124	34	29
<b>Dental</b>	CareFirst	DHMO	Fully Insured	645	566	235
	CareFirst	DPPO	Self Insured	129	55	45
<b>Vision</b>	National Vision Adm (NVA)	In-network/Out-of-Network	Fully Insured	3,471	1,478	972
<b>Life</b>	MetLife	Basic Life & AD&D	Fully Insured	11,561		
<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)	On Family Plans (#employees)
<b>Medical</b>	Aetna	Medicare Advantage (includes Prescription Drug Plan)	Fully Insured	9,507	3,415	87
	Kaiser	Medicare Advantage (includes Prescription Drug Plan)	Fully Insured	499	215	1
<b>Prescription</b>	Included with MAPD plan					
<b>Dental</b>	NA					
<b>Vision</b>	NA					
<b>Life</b>	NA					
<b>Long-term Disability</b>	NA					

**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>	None
<b>What is the maximum dental benefit per member per year?</b>	DPPO: Actives \$1,500 and Retirees \$1,000 DHMO is unlimited (based on fee schedule)
<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>	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.
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	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.
<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>	Option for additional life/AD&D coverage for Actives, prepaid legal, pet insurance, critical illness, permanent life insurance with long term care rider

**FY 2026 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	1,975	2,295	7,681
Medical/ Prescription	Cigna	PPO	Self Insured	313	236	351
Medical/ Prescription	Cigna	HDHP	Self Insured	93	25	74
Medical/ Prescription	Kaiser	HMO	Fully Insured	232	173	365
Dental	CareFirst	PPO- Traditional	Self Insured	1,437	1,829	6,109
Dental	CareFirst	PPO- Preferred	Self Insured	827	676	2,116
Dental	Cigna	HMO	Fully Insured	353	307	758
Vision	National Vision Administrators	Vision	Self Insured	2,504	2,737	8,666
Life	MetLife	Basic Life	Fully Insured	7,188	N/A	N/A
Long-term Disability	New York Life	60% Salary	Fully Insured	1,062	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	721	1,121	1,256
Medical/ Prescription	Cigna	PPO	Self Insured	86	54	72
Medical/ Prescription	Cigna	HDHP	Self Insured	1	4	4
Medical/ Prescription	Kaiser	HMO	Fully Insured	30	38	33
Dental	CareFirst	PPO- Traditional All Retirees (Retiree Pays 100%, No County Contribution)	Self Insured	850	1,407	527
Dental	CareFirst	PPO- Preferred	Self Insured	282	790	803
Dental	Cigna	HMO	Fully Insured	72	115	98
Vision	National Vision Administrators	Vision	Self Insured	499	1,155	1,385
Life	MetLife	Basic Life 2 x salary at Retirement to max of \$200K for those hired prior to 07/01/1997	Fully Insured	4,709	N/A	N/A
Long-term Disability	N/A	NA	NA	N/A	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)
Medical/Prescription	Administered by Third Party, Retiree First	Private Medicare Exchange	N/A	11,294	N/A	N/A
Dental	CareFirst	PPO- Traditional (Retiree Pays 100%, No County Contribution)	Self Insured	Included in under age 65 retiree counts (same plan, same price)		
Dental	CareFirst	PPO- Preferred (Retiree Pays 100%, No County Contribution)	Self Insured	831	1,870	83
Dental	Cigna	HMO (Retiree Pays 100%, No County Contribution)	Fully Insured	307	466	25
Vision	National Vision Administrators	Vision (Retiree Pays 100%, No County Contribution)	Self Insured	1,880	3,616	196
Life	MetLife	Basic Life 2 x salary at Retirement to max of \$200K for those hired prior to 07/01/1997	Fully Insured	Included in retiree # above	N/A	N/A
Long-term Disability	N/A	NA	N/A	NA	N/A	NA

**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>	Effective 01/01/2026, upgraded Medical Management from "almost none" to Cigna's moderate option, "Basic Standard", adding prior authorization and/or review for potentially high cost care to ensure appropriate and effective delivery while enhancing member support.
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	Effective 01/01/2026, upgraded Medical Management from "almost none" to Cigna's moderate option, "Basic Standard", adding prior authorization and/or review for potentially high cost care to ensure appropriate and effective delivery while enhancing member support.
<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, Pre- tax Parking and Transit benefits, as well as a variety of plans offered through third party partners MWE and SF&C

**FY 2026 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 - 215 Adv - 136	HMO - 132 Adv - 97	HMO - 143 Adv - 121
<b>Prescription</b>	CareFirst, included in medical		Self Insured	351	229	264
<b>Dental</b>	CareFirst		Self Insured	371	264	285
<b>Vision</b>	CareFirst/Davis Vision		Self Insured	360	249	
<b>Life</b>	Dearborn		Fully Insured	746		
<b>Long-term Disability</b>	Dearborn		Fully Insured	716		

**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-36 ADV-32	HMO-7 ADV-11	HMO-4 ADV-3
<b>Prescription</b>	Carefirst, included with medical		Self Insured			
<b>Dental</b>	Carefirst	PPO	Self Insured	194	134	16
<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-76 Advantage-151	HMO-16 Advantage-29	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 2026 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>	CareFirst Administrators		Self Insured	107	42/42	47/141
<b>Prescription</b>	CareFirst Administrators		Self Insured	107	42/42	47/141
<b>Dental</b>	Sun Life PPO		Self Insured	109	43/43	46/137
<b>Vision</b>	EyeMed		Self Insured	97	40/40	47/141
<b>Life</b>	Mutual of Omaha		Self Insured	25	21/21	20/61
<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>	CareFlex	HRA/Medicare Supplement	Self Insured	2		
<b>Prescription</b>						
<b>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>		Medicare Supplement Plan	Fully Insured	29	6/6	
<b>Prescription</b>						
<b>Dental</b>	Sun Life PPO		Fully Insured	13	13/13	
<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 included with health
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	HRA \$600 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, Vision, Supplemental life insurance, FSA

**FY 2026 Maryland County Government Health Benefits Survey**

**Carroll**

<b>Person Responding:</b>	Robin Hooper
<b>Title:</b>	Division Manager - Employee Well-being
<b>Phone:</b>	410-386-2124
<b>Email:</b>	<a href="mailto:rhooper@carrollcountymd.gov">rhooper@carrollcountymd.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>	United Healthcare (UHC)	EPO /PPO	self insured	423	315/315	431/1254
<b>Prescription</b>	UHC/Optum Rx		self insured	423	315/315	431/1254
<b>Dental</b>	Delta	Basic and Enhanced	self insured	418	313/313	428/1249
<b>Vision</b>	VSP		self insured	414	315/315	423/1227
<b>Life</b>	Standard		fully insured	1,301		
<b>Long-term Disability</b>	Standard		fully insured	1,183		

**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	45	39/39	1/5
<b>Prescription</b>	UHC/Optum Rx		self insured	45	39/39	1/5
<b>Dental</b>	Delta	Basic	self insured	44	27/27	
<b>Vision</b>	VSP		self insured	40	28/28	
<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	183	234/234	
<b>Prescription</b>						
<b>Dental</b>						
<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?	United Healthcare BP Individual stop loss - \$450,000
What is the maximum dental benefit per member per year?	Basic \$1,500 and Enhanced \$2,000
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).	
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	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.
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	

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**Cecil**

<b>Person Responding:</b>	Loren Anderson
<b>Title:</b>	Benefits Specialist
<b>Phone:</b>	410-996-8478
<b>Email:</b>	<a href="mailto:landerson@cecilcountymd.gov">landerson@cecilcountymd.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 BCBS	Offer Standard PPO and High Deductible	Self Insured	264	122	202
<b>Prescription</b>	CareFirst (CVS)	Combined with Medical	Self Insured	264	122	202
<b>Dental</b>	Delta Dental	PPO	Self Insured	253	118	212
<b>Vision</b>	EyeMed	PPO	Self Insured	249	122	204
<b>Life</b>	Minnesota Life	Basic Life / AD&D; 1 year salary; Provided by the County	Fully Insured	696	0	0
<b>Long-term Disability</b>	N/A	N/A	N/A	N/A	N/A	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 BCBS	Standard PPO	Self Insured	1	0	0
<b>Prescription</b>	CareFirst (CVS)	Combined with Medical	Self Insured	1	0	0
<b>Dental</b>	Delta Dental	PPO	Self Insured	1	0	0
<b>Vision</b>	EyeMed	PPO	Self Insured	1	0	0
<b>Life</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Long-term Disability</b>	N/A	N/A	N/A	N/A	N/A	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 BCBS	Standard PPO	Self Insured	22	5	1
<b>Prescription</b>	CareFirst (CVS)	Combined with Medical	Self Insured	22	5	1
<b>Dental</b>	Delta Dental	PPO	Self Insured	15	5	1
<b>Vision</b>	EyeMed	PPO	Self Insured	19	3	1
<b>Life</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Long-term Disability</b>	N/A	N/A	N/A	N/A	N/A	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; \$250,000 Individual Stop Loss
What is the maximum dental benefit per member per year?	\$1,500.00
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?	N/A
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	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.
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	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.
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 for employee, spouse and dependent children under age 26; accident coverage, hospital indemnity coverage, critical illness, universal life insurance, and ID Theft coverage.

**FY 2026 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	219	113	266
<b>Prescription</b>	CareFirst	\$5.00/ for generic; \$25 for brand on formulary; \$50 brand non-formulary	Self Insured	219	113	266
<b>Dental</b>	CareFirst	\$2000 cal yr max; Preventive 100%; Basic 80%; Major 50%	Self Insured	331	167	327
<b>Vision</b>	included with medical	PPO and HMO	Self Insured	219	113	266
<b>Life</b>	The Hartford	Basic; supplemental; dependent	Insured	1,611	482	
<b>Long-term Disability</b>	The Hartford	60% of salary after 120 day out of work	Insured	1,611		

**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	306	143	198
<b>Prescription</b>	CareFirst	\$5.00/ for generic; \$25 for brand on formulary; \$50 brand non-formulary	Self insured	306	143	198
<b>Dental</b>	Delta Dental	\$2000 cal yr max; Preventive 100%; Basic 80%; Major 50%	Self insured	200	126	186
<b>Vision</b>	included with medical	PPO and HMO	Self insured	306	143	198
<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	431	184	208
<b>Prescription</b>	CareFirst	\$5.00/ for generic; \$25 for brand on formulary; \$50 brand non-formulary	self insured	431	184	208
<b>Dental</b>	CareFirst/Delta Dental	\$2000 cal yr max; Preventive 100%; Basic 80%; Major 50%	self insured	535	196	202
<b>Vision</b>	included with medical	PPO and HMO	self insured	431	184	208
<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?	CareFirst - \$275,000
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?	No
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.)	supplemental life, dependent life, whole life with long term care rider, accident, hospital indemnity, critical illness, legal resources, FSA - medical and dependent

**FY 2026 Maryland County Government Health Benefits Survey**

**Dorchester**

<b>Person Responding:</b>	Kristin Budd
<b>Title:</b>	HR Director
<b>Phone:</b>	410-901-2406
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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>	Self-Insured		Self Insured	111	67	38
<b>Prescription</b>	Medtipster		Self Insured	111	67	38
<b>Dental</b>	Delta Dental		Fully Insured	109	68	39
<b>Vision</b>	VSP		Fully Insured	111	67	38
<b>Life</b>	OneAmerica & The Standard		Fully Insured	268	0	0
<b>Long-term Disability</b>	NA					

**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>	Self-Insured		Self Insured	15	9	2
<b>Prescription</b>	Medtipster		Self Insured	15	9	2
<b>Dental</b>	Delta Dental		Fully Insured	10	8	2
<b>Vision</b>	VSP		Fully Insured	15	9	2
<b>Life</b>	OneAmerica & The Standard		Fully Insured	0	0	0
<b>Long-term Disability</b>	NA					

**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>	AARP	Medicare Supplement Plans, A, F, G	Self Insured	54	34	0
<b>Prescription</b>	Medtipster		Self Insured			
<b>Dental</b>	Delta Dental		Fully Insured	47	20	1
<b>Vision</b>	VSP		Fully Insured			
<b>Life</b>	OneAmerica & The Standard		Fully Insured	0	0	0
<b>Long-term Disability</b>	NA					

**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>	Sirius American: Specific \$175,000; Agregating Specific Deductible \$35,000, Aggregating Attachment Point \$4,739,169
<b>What is the maximum dental benefit per member per year?</b>	\$1,250
<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>	Pillar Rx, Wellness Incentive
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	Pillar Rx - Under 65 Retirees
<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>	Voluntary Life through OneAmerica, various voluntary plans through AFLAC

**FY 2026 Maryland County Government Health Benefits Survey**

**Frederick**

<b>Person Responding:</b>	Fran Grisier
<b>Title:</b>	Benefit Supervisor
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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	862	578	844
<b>Prescription</b>	Cigna	PPO and HDP	Self Insured	862	578	844
<b>Dental</b>	Cigna	PPO and HMO	Fully Insured	862	586	765
<b>Vision</b>	VSP	HMO	Fully Insured	488	378	404
<b>Life</b>	The Standard	Basic Term Life	No	2,755		
<b>Long-term Disability</b>	NA					

**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	188	65	54
<b>Prescription</b>	Cigna	PPO and HDP	Self Insured	188	65	54
<b>Dental</b>	Cigna	PPO and HMO	Fully Insured	88	71	50
<b>Vision</b>	VSP	HMO	Fully Insured	54	48	33
<b>Life</b>	NA					
<b>Long-term Disability</b>	NA					

**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	Fully Insured	676	223	N/A
<b>Prescription</b>	CareFirst	Medicare Advantage	Fully Insured	676	223	N/A
<b>Dental</b>	Cigna	PPO and HMO	Fully Insured	263	217	6
<b>Vision</b>	VSP	HMO	Fully Insured	107	102	2
<b>Life</b>	NA					
<b>Long-term Disability</b>	NA					

**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>	Effective 7/1/2025, we have preferred care management with Cigna. This includes prior authorizations and quantity limits on specific drugs and high-cost medical services. We also educate and push the usage of generics and utilization of Cigna coaching and nurse advocate programs.
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	Effective 7/1/2025, we have preferred care management with Cigna. This includes prior authorizations and quantity limits on specific drugs and high-cost medical services. We also educate and push the usage of generics and utilization of Cigna coaching and nurse advocate programs.
<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 2026 Maryland County Government Health Benefits Survey**

**Garrett**

<b>Person Responding:</b>	Ashlee Thomas
<b>Title:</b>	Benefits Coordinator
<b>Phone:</b>	301-334-8980
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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 BlueCross BlueShield	PPO, POS, High Deductible	Self Insured	138	88	64
<b>Prescription</b>	CVS		Self Insured	138	88	64
<b>Dental</b>	Delta Dental		Self Insured	127	89	79
<b>Vision</b>	National Vision Administrators		Self Insured	125	88	78
<b>Life</b>	One America			342		
<b>Long-term Disability</b>	One America			342		

**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	35	3	1
<b>Prescription</b>	CVS		Self Insured	35	3	1
<b>Dental</b>	Delta Dental		Self Insured	19	10	2
<b>Vision</b>	National Vision Administrators		Self Insured	17	9	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	57	26	0
<b>Vision</b>	National Vision Administrators		Self Insured	70	36	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>	CareFirst. 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 2026 Maryland County Government Health Benefits Survey**

**Harford**

<b>Person Responding:</b>	Tiffany Stephens
<b>Title:</b>	Director of Human Resources
<b>Phone:</b>	410-638-4869
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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	CAREFIRST/KAISER	TRIPLE OPTION/HMO	Self/Fully Insured	483	392	648
Prescription	INCLUDED IN MEDICAL					
Dental	CAREFIRST		Self-Insured	451	390	636
Vision	CAREFIRST		Self-Insured	369	333	497
Life	METLIFE			1,755		
Long-term Disability	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)
Medical	CAREFIRST/KAISER	TRIPLE OPTION/HMO	Self/Fully Insured	133	95	54
Prescription	INCLUDED IN MEDICAL					
Dental	CAREFIRST		Self-Insured	36	68	33
Vision	CAREFIRST		Self-Insured	12	17	6
Life	METLIFE	(RETIREE ONLY)		68		
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 HEALTH CARE/KAISER	HMO	Fully-insured	473	Individual Plans Only	Individual Plans Only
Prescription	INCLUDED IN MEDICAL					
Dental	CAREFIRST			148	216	2
Vision	CAREFIRST			87	135	1
Life	METLIFE			441	RETIREE PLAN ONLY	RETIREE PLAN ONLY
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?	\$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).	N/A
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	N/A
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	N/A

**FY 2026 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
<b>Email:</b>	lschaefer@howardcountymd.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)
Medical	Aetna	EPO	Self insured	934	524	1,093
Medical	Aetna	PPO	Self insured	300	142	226
Medical	Kaiser	HMO	Fully insured	153	35	40
Prescription	CVS Caremark	EPO, PPO	Self insured	1,234	666	1,319
Dental	Delta Dental	DPPO	Self insured	1,194	510	1,500
Dental	Delta Care	DHMO	Fully insured	127	28	48
Vision	VSP	PPO	Self insured	1,234	666	1,319
Life	The Standard	Basic (2x salary, up to \$500k), Supplemental (1x, 2x, 3x up to \$500k)	Fully insured	3,894		
Long-term Disability	The Standard	60% up to \$4k per month	Fully insured	3,261		

**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	218	58	37
Medical	Aetna	PPO	Self insured	33	7	4
Medical	Kaiser	HMO	Fully insured	8	0	1
Prescription	CVS Caremark	EPO, PPO	Self insured	251	65	41
Dental	Delta Dental	DPPO	Self insured	186	88	39
Dental	Delta Care	DHMO	Fully insured	7	4	0
Vision	VSP	PPO	Self insured	251	65	41
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	437	140	0
Medical	Aetna	Medicare Advantage PPO	Fully insured	148	35	0
Medical	Kaiser	Medicare Advantage HMO	Fully insured	30	3	0
Prescription						
Dental	Delta Dental	DPPO	Self insured	613	324	8
Dental	Delta Care	DHMO	Fully insured	19	16	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 \$650,000
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 2026 Maryland County Government Health Benefits Survey**

**Kent**

<b>Person Responding:</b>	
<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	84	50 / 50	44 / 126
<b>Prescription</b>	CIGNA	PPO	Self Insured	84	50 / 50	44 / 126
<b>Dental</b>	CIGNA	PPO	Self Insured	121	64 / 64	50 / 143
<b>Vision</b>	National Vision Administrator	PPO	Self Insured	120	61 / 61	43 / 130
<b>Life</b>	Supplemental Plan					
<b>Long-term Disability</b>	Lincoln Financial			233	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	7	2 / 2	0
<b>Prescription</b>	CIGNA	PPO	Self Insured	7	2 / 2	0
<b>Dental</b>	CIGNA	PPO	Self Insured	7	2 / 2	0
<b>Vision</b>	National Vision Administrator	PPO	Self Insured	7	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			21	12 / 12	0
<b>Prescription</b>	Medicare			21	12 / 12	0
<b>Dental</b>	CIGNA	PPO		18	12 / 12	0
<b>Vision</b>	National Vision Administrator	PPO		18	13 / 13	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 2026 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	963	440/440	665/903
<b>Prescription</b>	Caremark CVS	Tier/Co-Pay	Self-Insured	638	358/358	577/1579
<b>Dental</b>	Delta Dental	HMO and PPO	Fully Insured	821	415/415	668/1250
<b>Vision</b>	EyeMed		Fully Insured	792	427/427	664/1889
<b>Life</b>	Securian Financial		Fully Insured	2,400		
<b>Long-term Disability</b>	MetLife		Fully Insured	2,400		

**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	157	114/114	60/220
<b>Prescription</b>	Caremark CVS	Tier/Co-Pay	Self-Insured	121	119/119	75/218
<b>Dental</b>	Delta Dental	HMO and PPO	Fully Insured	128	133/133	60/135
<b>Vision</b>	EyeMed		Fully Insured	698*	649/649*	104/247*
<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	589	437/437	27/60
<b>Prescription</b>	SilverScript	EGWP	Self-Insured	1350		
<b>Dental</b>	Delta Dental	HMO and PPO	Fully Insured	571	504/504	40/108
<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>	BCS: 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

**FY 2026 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>	<a href="mailto:karen.bass@montgomerycountymd.gov">karen.bass@montgomerycountymd.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	Point of Service (POS)	Self Insured	2,061	1,334	2,357
<b>Medical</b>	United HealthCare	HMO	Self Insured	616	357	616
<b>Medical</b>	Kaiser Permanente	HMO	Fully Insured	752	362	528
<b>Prescription</b>	CVS Caremark		Self Insured	2,455	1,575	2,733
<b>Dental</b>	CIGNA	PPO	Self Insured	3,158	2,017	3,536
<b>Dental</b>	CIGNA	DHMO	Fully Insured	276	91	138
<b>Vision</b>			Self Insured	3,219	2,045	3,464
<b>Life</b>	MetLife	Mandatory Benefit, all benefit eligible employees have 1x salary up to \$200,000.	Fully Insured	<b>10,418</b>		
<b>Optional Life</b>	MetLife		Fully Insured	<b>6,253</b>		
<b>Long-term Disability</b>	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)
<b>Medical</b>	Carefirst	Point of Service (POS)	Self Insured	1,151	1,047	848
<b>Medical</b>	Carefirst	Indemnity	Self Insured	3	2	0
<b>Medical</b>	United HealthCare	HMO	Self Insured	241	374	241
<b>Medical</b>	Kaiser Permanente	HMO	Fully Insured	527	315	66
<b>Prescription</b>	CVS Caremark		Self Insured	1,265	1,300	1,051
<b>Dental</b>	CIGNA	PPO	Self Insured	2,491	2,241	1,226
<b>Vision</b>	Eyemed		Fully Insured	859	847	626
<b>Life</b>	MetLife	A reduced benefit from when they were active, all retirees with benefits have some life insurance.	Fully Insured			
<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	Point of Service (POS)	Self Insured	1,504	1,333	71
<b>Medical</b>	Carefirst	Indemnity	Self Insured	272	88	1
<b>Medical</b>	United HealthCare	HMO	Self Insured	315	373	26
<b>Medical</b>	Kaiser Permanente	HMO	Fully Insured	181	121	4
<b>Prescription</b>	Silver Script		Self Insured	1,852	1,701	92
<b>Dental</b>	CIGNA	PPO	Self Insured	2,012	1,895	101
<b>Vision</b>	Eyemed		Fully Insured	388	540	34
<b>Life</b>	MetLife	A reduced benefit from when they were active, all retirees with benefits have some life insurance.				
<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>	\$1,000,000 and stop loss is each with insurance carrier, CareFirst and United HealthCare
<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>	24 months
<b>Does the medical/prescription plan maintain grandfathered status under ACA?</b>	Yes
<b>Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).</b>	None
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	None
<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>	Optional Life Insurance

**FY 2026 Maryland County Government Health Benefits Survey**

**Prince George's**

<b>Person Responding:</b>	Paula Polson
<b>Title:</b>	Benefits Administrator
<b>Phone:</b>	301-883-6380
<b>Email:</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)
<b>Medical</b>	Cigna, Kaiser	PPO,HMO	Self Insured	2,407	1,044	1,748
<b>Prescription</b>	Express Scripts		Self Insured	2,157	961	1,698
<b>Dental</b>	Aetna	PPO,HMO	self Insured	2,403	1,077	1,765
<b>Vision</b>	VSP		Self Insured	2,298	1,073	1,758
<b>Life</b>	Metlife		self Insured	6,400		
<b>Long-term Disability</b>	Metlife		Fully Insured	1,200		

**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	510	522	552
<b>Prescription</b>	Express Scripts		Self Insured	565	580	620
<b>Dental</b>	Aetna	PPO,HMO	Self Insured	534	550	610
<b>Vision</b>	VSP		self Insured	547	570	655
<b>Life</b>	Metlife		Self Insured	2,200		
<b>Long-term Disability</b>	NA					

**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	1,370	1,039	59
<b>Prescription</b>	Express Scripts		Self Insured	1,400	1,035	57
<b>Dental</b>	Aetna	PPO,HMO	Self Insured	1,251	990	58
<b>Vision</b>	VSP		Self Insured	1,530	1,190	59
<b>Life</b>	Metlife		Self Insured	2,310		
<b>Long-term Disability</b>	NA					

**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?	NA
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
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 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).	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; 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; critical illness/accident/whole life insurance, Legal plans, 457 deferred comp saving program, short and long term disability, paid family leave, flexibl spending accounts.

**FY 2026 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	216	122	187
<b>Prescription</b>	CareFirst CVS					
<b>Dental</b>	CareFirst					
<b>Vision</b>	DavisVision					
<b>Life</b>	Lincoln	Term Life	Fully Insured	636	NA	NA
<b>Long-term Disability</b>	The Standard	Voluntary Benefit	Fully Insured	231	NA	NA

**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	EPO/PPO	Self Insured	32	18	15
<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	100	52	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**

<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>	\$1,500
<b>Does the vision benefit provide for an eye exam every 12 or 24 months?</b>	12
<b>Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?</b>	12
<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>	July 2023 Opened Primary Care Health Center, conduct onsite Vision & dental Clinics for employees. For prescription, added PrudentRx and Rx Cost Saver through PMB.
<b>Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).</b>	Added speciality benefits to health care to include Hello Heart, Cancer Navigator, Accarent Health, Simply Better Health (one stop shop app)
<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>	Accident Insurance, Hospital Indemnity, Critical Illness, Whole Life, Long-term Disability. Short-term Disability, FSA, DCFSA, Identity Theft, YMCA Membership Discount, and EAP

**FY 2026 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>	<a href="mailto:Jmanaia@somersetmd.us">Jmanaia@somersetmd.us</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 BCBS	HMO	Fully insured	94	17	17
<b>Prescription</b>						
<b>Dental</b>	Integra			126	26	18
<b>Vision</b>	Integra			4	4	
<b>Life</b>	OneAmerica/TransAmerica			67		
<b>Short-term Disability</b>	Colonial Life			47		

**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	6	2	
<b>Prescription</b>	Medtipster					
<b>Dental</b>	Integra					
<b>Vision</b>	Integra					
<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		Partially self insured	39	19	
<b>Prescription</b>	Medtipster					
<b>Dental</b>	Integra			28	12	
<b>Vision</b>	Integra			11	4	
<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, TransAmerica, Colonial Life, AFLAC

**FY 2026 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:heather.schrader@stmaryscountymd.gov">heather.schrader@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	365	338	984
<b>Prescription</b>	CareFirst	Covered under medical	Self Insured	365	338	984
<b>Dental</b>	CareFirst	PPO and Traditional Plan	Self Insured	356	125	315
<b>Vision</b>	CareFirst Blue Vision		Self Insured	550	237	606
<b>Life</b>	Minnesota Life			862	0	0
<b>Long-term Disability</b>	Madison Life			862	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	82	133
<b>Prescription</b>	CareFirst	Covered under medical	Self Insured	63	82	133
<b>Dental</b>	CareFirst	PPO and Traditional Plan	Self Insured	43	43	43
<b>Vision</b>	CareFirst Blue Vision		Self Insured	37	41	46
<b>Life</b>	Minnesota Life			105	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	298	0	0
<b>Prescription</b>	CareFirst	Covered under medical	Self Insured	298	0	0
<b>Dental</b>	CareFirst	PPO and Traditional Plan	Self Insured	86	81	4
<b>Vision</b>	CareFirst Blue Vision		Self Insured	146	91	6
<b>Life</b>	Minnesota Life			231	0	0
<b>Long-term Disability</b>	Madison Life			0	0	0

**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 Specific
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?	No
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	Sponsored Marathon Health Clinic for employees, retirees and their dependents Prudent RX, Good RX
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	Sponsored Marathon Health Clinic for employees, retirees and their dependents Prudent RX, Good RX
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, whole life with chronic care rider, accident, hospitalization, critical illness, employee assistance program, flexible spending account (health & dependent), 457(b) deferred comp., identity theft protection

**FY 2026 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)
Medical	Cigna	Open Access Plus	Self Insured	108	66	93
Prescription	Cigna	Open Access Plus	Self Insured	108	66	93
Dental	UnitedHealthcare	PPO	Self Insured	110	50	110
Vision	UnitedHealthcare	PPO	Self Insured	107	62	74
Life	Mutual of Omaha		Fully Insured	328		
Long-term Disability	Mutual of Omaha		Fully Insured	143		

**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				9	17	3
Prescription				9	17	3
Dental				9	17	3
Vision						
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				43	35	4
Prescription				43	35	4
Dental				35	34	2
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?	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?	None at this time
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, critical illness, hospital indemnity, accident insurance

**FY 2026 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	254	172/172	335/900
<b>Prescription</b>	CVS Caremark	One Plan (grouped with Medical)	Self Insured	254	172/172	335/900
<b>Dental</b>	Delta Dental	PPO, Flex	Self Insured	243	167/167	322/862
<b>Vision</b>	EyeMed	12 Month, 24 Month	Fully Insured	226	164/164	311/836
<b>Life</b>	The Hartford	1 X Annual Salary with Max of \$100,000	Fully Insured	890		
<b>Long-term Disability</b>	The Hartford	Base Plan 40%	Fully Insured	890		

**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	27	28/28	15/31
<b>Prescription</b>	CVS Caremark	One Plan (grouped with Medical)	Self Insured	27	28/28	15/31
<b>Dental</b>	Delta Dental	PPO, Flex	Self Insured	28	31/31	15/29
<b>Vision</b>	EyeMed	12 Month, 24 Month	Fully Insured	31	32/32	14/26
<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>	NA					

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	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>	NA					
<b>Prescription</b>	NA					
<b>Dental</b>	NA					
<b>Vision</b>	NA					
<b>Life</b>	NA					
<b>Long-term Disability</b>	NA					

**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?	HM Insurance- \$175,000
What is the maximum dental benefit per member per year?	PPO: \$2,000, Flex: \$1,500
Does the vision benefit provide for an eye exam every 12 or 24 months?	We have both options to choose from.
Does the vision benefit provide for an eyeglasses/contacts every 12 or 24 months?	We have both options to choose from.
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).	Have incorporated strategies recommended by our prescription plan CVS Caremark and benefit consultant, CBIZ
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	Have incorporated strategies recommended by our prescription plan CVS Caremark and benefit consultant, CBIZ
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	Long Term Disability Buy-Up Coverage, Nationwide 457 Plan (Traditional & Roth Options)

**FY 2026 Maryland County Government Health Benefits Survey**

**Wicomico**

<b>Person Responding:</b>	Kaitlin Garvin
<b>Title:</b>	Human Resources Manager - Benefits
<b>Phone:</b>	410-334-3105
<b>Email:</b>	<a href="mailto:kgarvin@wicomicocounty.org">kgarvin@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 of MD	EPO & PPO	self insured	278	105	107
Prescription	CareFirst of MD	PPO	self insured	278	105	107
Dental	CareFirst of MD	PPO	self insured	278	105	107
Vision	CareFirst of MD/ Davis Vision	PPO	self insured	278	105	107
Life	American Fidelity & Mutual of Omaha	Whole Life & Term	fully insured	231	95	49
Long-term Disability	Mutual of Omaha		fully insured	583	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 of MD	EPO & PPO	self insured	58	19	14
Prescription	CareFirst of MD	PPO	self insured	58	19	14
Dental	CareFirst of MD	PPO	self insured	58	19	14
Vision	CareFirst of MD/ Davis Vision	PPO	self insured	58	19	14
Life	NA					
Long-term Disability	NA					

**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	272	N/A	N/A
Prescription	United Healthcare	PPO	fully insured	272	N/A	N/A
Dental	CareFirst of MD	PPO	self insured	258	N/A	N/A
Vision	CareFirst of MD/ Davis Vision	PPO	self insured	260	N/A	N/A
Life	NA					
Long-term Disability	NA					

**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?	No
Please describe any innovative measures enacted for medical/prescription cost control for active employees and their dependent(s).	participate in a consortium group, implimented a Marathon Health Center for those enrolled in coverage, hosted a benefit fair with onsite biometrics, & hosted onsite dental & vision exams
Please describe any innovative measures enacted for medical/prescription cost control for retirees and their dependent(s).	participate in a consortium group, transitioned to a Medicare Advantage plan with no copays or deductibles for medicare covered services.
Please list any voluntary benefits offered to employees (ex: supplemental life insurance, long term care insurance, cancer insurance, pet care insurance, financial/legal, etc.)	Group & Individual life insurance, long-term care, cancer, accident, short-term disability, hospital indemnity, critical illness, FSA, 457b (pre & post tax), pet insurance

**FY 2026 Maryland County Government Health Benefits Survey**

**Worcester**

<b>Person Responding:</b>	<b>Stacey Norton</b>
<b>Title:</b>	<b>Human Resources Director</b>
<b>Phone:</b>	<b>410-632-0090 ext. 1401</b>
<b>Email:</b>	<a href="mailto:snorton@worcestermd.gov">snorton@worcestermd.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 Blue Cross/Blue Shield	Blue Choice Advantage with PPO Overlay	Self Insured	680	422	687
<b>Prescription</b>	CVS/Caremark		Self Insured	680	422	687
<b>Dental</b>	Carefirst Blue Cross/Blue Shield		Self Insured	823	611	654
<b>Vision</b>	VSP		Fully Insured	808	661	495
<b>Life</b>	Guardian	Full time employees only & 100% funded by county	Self Insured	All the same plan		
<b>Long-term Disability</b>	Guardian	Full time employees only & 100% funded by county	Self Insured	All the same plan		

**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 Choice Advantage with PPO Overlay	Self Insured	active numbers above		
<b>Prescription</b>	CVS/Caremark		Self Insured			
<b>Dental</b>	Carefirst Blue Cross/Blue Shield		Self Insured			
<b>Vision</b>	VSP		Fully insured			
<b>Life</b>	NA					
<b>Long-term Disability</b>	NA					

**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	1,211	0	0
<b>Prescription</b>	CVS/Caremark		Self Insured	1,211	0	0
<b>Dental</b>	Carefirst Blue Cross/Blue Shield		Self Insured			
<b>Vision</b>	VSP		Self Insured			
<b>Life</b>	NA					
<b>Long-term Disability</b>	NA					

**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>	We utilize Prudent Rx for specialty medications as a cost savings program and also Good Rx.
<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.