



Section 2

County Employee Health Benefits

FY 2017 Maryland County Government Health Benefits Survey

Allegany

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

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

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

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

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Anne Arundel

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	Active Employee and Pre-65 Retirees			Medicare Retirees
	Triple Option	Blue Choice HMO	CareFirst EPO	Aetna Medicare Advantage
Annual Deductible (Individual)	125/250/500	100	100	0
In-Network				
Out-of-Network				
Annual Deductible (Family)	250/500/1000	200	200	0
In-Network				
Out-of-Network				
Office Co-Pays (In-Network)	15/25/70%AB	15	15	10
ER Copay	\$75	\$75	\$75	\$50
Coinsurance (In-Network)	95/5, 85/15, 70/30	100%	100%	100%
Coinsurance (Out-of-Network)				
Out of Pocket Max. (Individual)	500/1000/1500	800	1100	2000
In-Network				
Out-of-Network				
Out of Pocket Max. (Family)	1000/2000/3000	1600	3600	4000
In-Network				
Out-of-Network				
Rx Plan: Retail Generic	5	5	5	5
Brand, Formulary	25	25	25	25
Brand, Non-Formulary	35	35	35	35
RX Plan: Mail Generic	10	10	10	10/ 25 Non-CVS
Brand, Formulary	50	50	50	50/ 65 Non-CVS
Brand, Non-Formulary	70	70	70	70/ 85 Non-CVS

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
	X	All Self -Insured except Aetna Medicare Advantage which is Fully-Insured		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	1271	1722	892	3398
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X	Full Cost thru 3rd Party	X	
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	Full Cost thru 3rd Party		X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	884	498-524-546-750	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N/A	Y	

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

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

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

What options have been implemented to reduce retiree health care costs? Establishment of OPEB Trust Fund. RX EGWP.
Switch to Fully-Insured Medicare Advantage Plan

FY 2017 Maryland County Government Health Benefits Survey

Baltimore City

BALTIMORE CITY

EDWARD LOPEZ

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

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

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

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Baltimore

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

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

Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.				
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
		x		
	Fully-Insured		Other	
	per HMO & Cigna Dental			
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	Not available	Not available	Not available	Not available
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	x	Limited through EAP	x	
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			x	x
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N	-	-	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N/A	Y	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	e time Wellness Events that are funded by our Cigna Wellness Fund.			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	a plans. The specific attachment point is \$500,000, No aggregate.			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Not sure.			
What options have been implemented to reduce retiree health care costs?	Steps were taken for 2016 to encourage Medicare Retirees to find their own Medicare Part D plan, but it is not mandatory. Retirees subsidy was completely restructured for those retiring after 7/1/07 and for those hired after 7/1/07 have an even greater reduction in subsidy.			

FY 2016 Maryland County Government Health Benefits Survey

Calvert

County: Calvert County

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

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	300	260	200	130
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	x		X	
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
			X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	151	850	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	Y	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	ing to implement some care first Initiatives			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	st \$200,000 specific / No Agregate			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Don't know			
What options have been implemented to reduce retiree health care costs?	Lowered County Contribution (90 to 75%)			

FY 2017 Maryland County Government Health Benefits Survey

Caroline

County: Caroline County

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

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
			X	
	Fully-Insured	Other		
		Medicare Supplement is Hartford Insurance		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	72	44	39	24
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	x			x
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			x	x
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
		x	x	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	per emp.	past 2 years?
	Y	23	VARIES	stopped in 2013
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	no	no	no	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	yes			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?				
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?				
What options have been implemented to reduce retiree health care costs?	going to Hartford Insurance Company			

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Carroll

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

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

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
		X		
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	331	407ee's/1597 total	318ee's/636 total	312ee's/443 total
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X		X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X		X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	X	94	\$400-\$1200	no
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Yes	Yes		
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	United Healthcare Insurance Company-BP Stop Loss	Individual SL-\$300,000	Aggregate-125% of Claims	
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	possibly			
What options have been implemented to reduce retiree health care costs?	Those employees hired after 2005 have a higher cost-sharing of premium. We have also increased the years of service requirement to 15 years as opposed to 10 with a hire date after 2005.			

FY 2017 Maryland County Government Health Benefits Survey

Cecil

	Active Employee/Pre-65 Retirement		Medicare Retirees	N/A
	Carefirst PPO - High Option	Carefirst PPO - Standard Option	Carefirst PPO - Standard Option	
Annual Deductible (Individual)	200	400	400	-
In-Network	200	400	400	-
Out-of-Network	200	400	400	-
Annual Deductible (Family)	600	1,200	1,200	-
In-Network	600	1,200	1,200	-
Out-of-Network	600	1,200	1,200	-
Office Co-Pays (In-Network)	20 / 30	20 / 30	20 / 30	-
ER Copay	90% of allowed benefit after deductible	75% of allowed benefit after deductible	75% of allowed benefit after deductible	-
Coinsurance (In-Network)	90% of allowed benefit	75% of allowed benefit	75% of allowed benefit	-
Coinsurance (Out-of-Network)	75% of allowed benefit after deductible	65% of allowed benefit after deductible	65% of allowed benefit after deductible	-
Out of Pocket Max. (Individual)	1,500	2,000	2,000	-
In-Network	1,500	2,000	2,000	-
Out-of-Network	1,500	2,000	2,000	-
Out of Pocket Max. (Family)	4,500	6,000	6,000	-
In-Network	4,500	6,000	6,000	-
Out-of-Network	4,500	6,000	6,000	-
Rx Plan: Retail Generic	\$10 copay for 30-day supply	\$10 copay for 30-day supply	\$10 copay for 30-day supply	-
Brand, Formulary	25% copay up-to maximum of \$50 for 30-day supply	25% copay up-to maximum of \$50 for 30-day supply	25% copay up-to maximum of \$50 for 30-day supply	-
Brand, Non-Formulary	25% copay up-to maximum of \$50 for 30-day supply	25% copay up-to maximum of \$50 for 30-day supply	25% copay up-to maximum of \$50 for 30-day supply	-
RX Plan: Mail Generic	\$10 copay for 90-day supply	\$10 copay for 90-day supply	\$10 copay for 90-day supply	-
Brand, Formulary	25% copay up-to maximum of \$75 for 90-day supply	25% copay up-to maximum of \$75 for 90-day supply	25% copay up-to maximum of \$75 for 90-day supply	-
Brand, Non-Formulary	25% copay up-to maximum of \$75 for 90-day supply	25% copay up-to maximum of \$75 for 90-day supply	25% copay up-to maximum of \$75 for 90-day supply	-
Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.				
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X		X	
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
		X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N	-	-	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	N			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Sun Life Assurance Company			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?				
What options have been implemented to reduce retiree health care costs?				

FY 2017 Maryland County Government Health Benefits Survey

Charles

County: Charles County

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	Active Employee/Pre-65 Retiree		Medicare Retirees	
	Bluechoice Advantage	CareFirst BlueChoice HMO Open Access	CareFirst Standard over 65	HMO Open Access over 65
Annual Deductible (Individual)				
In-Network	N/A	N/A	300/Major Medical	N/A
Out-of-Network	200	N/A	N/A	N/A
Annual Deductible (Family)				
In-Network	N/A	N/A	N/A	N/A
Out-of-Network	400	N/A	N/A	N/A
Office Co-Pays (In-Network)	\$15 PCP/\$20 Spec	\$10 PCP/\$15 Spec	varies	\$10 PCP/\$15 Spec
ER Copay	\$75 /Waived admitted	\$50/Waived admitted	N/A	\$50/Waived admitted
Coinsurance (In-Network)	N/A	N/A	A & B Services - C/F covers 20% that Medicare does not. Major Medical - C/F covers 80% of the 20% that Medicare does not.	N/A
Coinsurance (Out-of-Network)	80%/20%	N/A	A & B Services - C/F covers 20% that Medicare does not. Major Medical - C/F covers 80% of the 20% that Medicare does not.	N/A
Out of Pocket Max. (Individual)				
In-Network	1,000	2,000	200	2,000
Out-of-Network	1,000	N/A	N/A	N/A
Out of Pocket Max. (Family)				
In-Network	2,000	6,000	N/A	6,000
Out-of-Network	2,000	N/A	N/A	N/A
Rx Plan: Retail Generic	5	5	5	5
Brand, Formulary	20	20	20	20
Brand, Non-Formulary	35	35	35	35
RX Plan: Mail/CVS Retail Pharmacy Generic	Disc with maint meds 2 copays for 3 mth supply. \$5/copay	Disc with maint meds 2 copays for 3 mth supply. \$5/copay	Disc with maint meds 2 copays for 3 mth supply. \$5/copay	Disc with maint meds 2 copays for 3 mth supply. \$5/copay
Brand, Formulary	Disc with maint meds 2 copays for 3 mth supply. \$20/copay	Disc with maint meds 2 copays for 3 mth supply. \$20/copay	Disc with maint meds 2 copays for 3 mth supply. \$20/copay	Disc with maint meds 2 copays for 3 mth supply. \$20/copay
Brand, Non-Formulary	Disc with maint meds 2 copays for 3 mth supply. \$35/copay	Disc with maint meds 2 copays for 3 mth supply. \$35/copay	Disc with maint meds 2 copays for 3 mth supply. \$35/copay	Disc with maint meds 2 copays for 3 mth supply. \$35/copay

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

	Self-insured	State Insurance	Third Party Carrier	Broker
Method Used to Insure	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans 370	Family plans 465	Two-person plans 257	Retirees 319
Which of the following do you offer?	Life Insurance X	Legal Services X	Flexible Spending Accounts X	Long-term Disability Income Insurance X
Which of the following do you offer?	Accident-Only Insurance X	Critical Illness Insurance X	Dental Insurance X	Vision Insurance X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions X	Other
Opt-out offered for employees covered by other health insurance plans	Opt-out offered? N	Number participating -	Amount county pays per emp. -	Opt-out changed in past 2 years? -
Health Care Reform	Are plans grandfathered in? Y	Intend to grandfather longterm? Y	Participate in Early Retiree Ins Prog Y	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	N			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	CareFirst, Stop Loss Specific is \$150,000 and aggregate is 120%			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Would have to review.			
What options have been implemented to reduce retiree health care costs?	Higher copays, dropped the CareFirst PPO and added a Blue Choice Advantage plan, updated Rx formulary list			

FY 2017 Maryland County Government Health Benefits Survey

Dorchester

County: Dorchester

Person Responding: Becky Dennis

Title: HR Director

Phone: 410-901-2406

Email: bdennis@docogonet.com

Fax: 410-228-6850

Active Employee, Pre-65 Retirees and Medicare Retirees*

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

Note: Use AARP as a Supplement

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

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

FY 2017 Maryland County Government Health Benefits Survey

Frederick

Active Ees Only
High Deductible
w/HSA

1300

2600

2600

5200

n/a

n/a

5%

20%

2500

5000

5000

9600

IN OON

10 20%

30 20%

50 20%

20 n/a

60 n/a

100 n/a

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	Fully-Insured	Other		
	X			
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X	X	X	
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
		X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
			X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N	-	-	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	Y	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	Y			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?				
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Not Currently			
What options have been implemented to reduce retiree health care costs?	Changes to subsidy of premiums, offering Medicare Supplement			

FY 2017 Maryland County Government Health Benefits Survey

Garrett

County: Garrett County
 Person Responding: DaVina Griffith
 Title: Director Human Resources
 Phone: 301.334.1989
 Email: dgriffith@garrettcountry.org
 Fax: 301.334.5026

	Active Employee and Pre-65 Retirees		Medicare Retirees
	MPOS	PPN	January 1, 2017 moving from Group Plan with United Healthcare to Individual HRA Subsidy
Annual Deductible (Individual)			
In-Network	200	0	N/A
Out-of-Network	400	300	N/A
Annual Deductible (Family)			
In-Network	400	0	N/A
Out-of-Network	800	900	N/A
Office Co-Pays (In-Network)	25	15	N/A
ER Copay	75	25	N/A
Coinsurance (In-Network)	90%	100%	N/A
Coinsurance (Out-of-Network)	70%	80%	N/A
Out of Pocket Max. (Individual)			
In-Network	3,000	3,000	N/A
Out-of-Network	4,000	3,000	N/A
Out of Pocket Max. (Family)			
In-Network	6,000	6,000	N/A
Out-of-Network	8,000	6,000	N/A
Rx Plan: Retail Generic	10	10	
Brand, Formulary	30	20	
Brand, Non-Formulary	50	35	
RX Plan: Mail Generic	20	20	
Brand, Formulary	60	40	
Brand, Non-Formulary	100	70	

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	76	121 FAMILY + 6 PARENT & CHILDREN = 127	77 EMPLOYEE & SPOUSE + 19 PARENT & 1 CHILD = 88	UNDER 65 = 42 (36 INDIVIDUAL + 4 EMPLOYEE & SPOUSE + 2 FAMILY) OVER 65 = 112 IND
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	
	X		X	
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
		X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
				-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather long-term?	Participate in Early Retiree Ins Prog	
	X	X	X	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	NO			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Sun Life Financial	Specific Stop Loss - 24/12 (Monthly Premium Rate = \$26.74 Individual; \$68.44 Non-Individual)	Specific Deductible - \$250,000	Aggregate Stop Loss - 24/12 (Monthly Premium Rate = \$2.45)
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?				
What options have been implemented to reduce retiree health care costs?	January 1, 2017 moving over 65 retirees to HRA	subsidy for individual plans on Medicare Exchange		

FY 2017 Maryland County Government Health Benefits Survey

Harford

County: Harford County Government

Person Responding: Beth A. Griffith

Title: Benefits Program Manager

Phone: 410-638-3202

Email: bagriffith@harfordcountymd.gov

Fax: 410-879-3564

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

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	377	706	431	684
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X	X	X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
		X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	X	159	1,200	
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?				
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Yes			
What options have been implemented to reduce retiree health care costs?	PEHP Plan			

FY 2017 Maryland County Government Health Benefits Survey

Howard

County: Howard County
 Person Responding: Randy Zamzow
 Title: Chief of Benefits
 Phone: (410) 313-3237
 Email: rzamzow@howardcountymd.gov
 Fax: (410) 313-3237

Active Employee, Pre-65 Retirees, and Medicare Retirees

	Aetna Open Access (actives and pre-65 retirees)	Aetna PPO (actives and pre-65 retirees)	Kaiser HMO (actives and pre-65 retirees)	Kaisre Cost Plus plan (Medicare retirees)	Medicare Advantage 95 plan	Medicare Advantage 10 plan
Annual Deductible (Individual)						
In-Network	N/A	\$250	N/A	n/a	\$300	n/a
Out-of-Network	N/A	\$500	N/A	Medicare benefits schedule	\$300	n/a
Annual Deductible (Family)						
In-Network	N/A	\$500	N/A	n/a	\$300	n/a
Out-of-Network	N/A	\$1,000	N/A	Medicare benefits schedule	\$300	n/a
Office Co-Pays (In-Network)	10pcp 20 spec	\$20	10pcp 20 spec	\$10	\$0	\$10.00
ER Copay	\$100	\$100	\$100	\$50	\$50	\$50.00
Coinsurance (In-Network)	100%	90%	100%	n/a	5%	n/a
Coinsurance (Out-of-Network)	N/A	70%	N/A	Medicare benefits schedule	5%	n/a
Out of Pocket Max. (Individual)						
In-Network	N/A	\$1,500	N/A	\$3,400	\$1,000.00	\$6,700.00
Out-of-Network	N/A	\$4,000	N/A	Medicare benefits schedule	\$1,000.00	\$6,700.00
Out of Pocket Max. (Family)						
In-Network	N/A	\$3,000	N/A	\$3,400	\$1,000.00	\$6,700.00
Out-of-Network	N/A	\$8,000	N/A	Medicare benefits schedule	\$1,000.00	\$6,700.00
Rx Plan: Retail Generic	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Brand, Formulary	\$30.00	\$30.00	\$30.00	\$10.00	\$30.00	\$30.00
Brand, Non-Formulary	\$50.00	\$50.00	\$50.00	\$10.00	\$50.00	\$50.00
RX Plan: Mail Generic	\$10.00	\$10.00	\$20.00	\$15.00	\$10.00	\$10.00
Brand, Formulary	\$30.00	\$30.00	\$60.00	\$15.00	\$30.00	\$30.00
Brand, Non-Formulary	\$50.00	\$50.00	\$100.00	\$15.00	\$50.00	\$50.00

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
	X			
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	809	870	612	703
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X	X	X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	431	\$900/year	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	ERRP no longer applicable	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Aetna is stop loss carrier. \$500,000 specific, no aggregate			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?				
What options have been implemented to reduce retiree health care costs?	Implementation of Medicare Advantage plans for medicare-eligible retirees; increase in years of service required for retiree health insurance eligibility; change in algorithm for determining County contribution towards retiree health premium			

FY 2017 Maryland County Government Health Benefits Survey

Kent

County: Kent County

Person Responding: S. Martin Hale

Title: HR Director

Phone: 410-778-7481

Email: mhale@kentgov.org

Fax: 410-778-3749

Active Employee and Pre-65 Retirees

Medicare Retirees

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

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
		X		X
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	106	77		
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
				X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N	-	-	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	N			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Everest Reinsurance Co., 60K specific, 60K aggregate			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	possibly			
What options have been implemented to reduce retiree health care costs?	> 65, retirees move to gap coverage around Medicare.			

FY 2017 Maryland County Government Health Benefits Survey
Maryland National Capital Park and Planning Commission

County: Montgomery and Prince George's County Maryland

Person Responding: Tikeetha Thomas

Title: Principal Benefits Specialist

Phone: 301-454-1685

Email:tikeetha.thomas@mncppc.org

Fax:301-454-1687

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

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

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

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

FY 2017 Maryland County Government Health Benefits Survey					
Montgomery					
County: Montgomery County, Maryland					
Person Responding: Karen Bass					
Title: Health Insurance Team Manager					
Phone: 240-777-5054					
Email: karen.bass@montgomerycountymd.gov					
Fax: 240-777-5131					
Active Employee, Pre-65 Retirees, and Medicare Retirees					
	BCBS CareFirst POS	United Healthcare HMO	Kaiser HMO	Caremark High Option Prescription Plan	Caremark Standard Option Prescription Plan
Annual Deductible (Individual)					
In-Network	N/A	N/A	N/A	N/A	N/A
Out-of-Network	\$300	N/A	N/A	N/A	N/A
Annual Deductible (Family)					
In-Network	N/A	N/A	N/A	N/A	N/A
Out-of-Network	\$600	N/A	N/A	N/A	N/A
Office Co-Pays (In-Network)	\$10	\$5	\$5	N/A	N/A
ER Copay	\$25 waived if admitted	\$25 waived if admitted	\$50 waived if admitted	N/A	N/A
Coinsurance (In-Network)	N/A	N/A	N/A	N/A	N/A
Coinsurance (Out-of-Network)	20% after deductible is met	N/A	N/A	N/A	N/A
Out of Pocket Max. (Individual)					
In-Network				N/A	N/A
Out-of-Network				N/A	N/A
Out of Pocket Max. (Family)					
In-Network	\$1,000 per person plus deductible	\$1,100 per person up to \$3,600 for family		N/A	N/A
Out-of-Network			N/A	N/A	N/A
Rx Plan: Retail Generic Brand, Formulary	N/A	N/A	N/A	\$4 or \$5	\$10
Brand, Non-Formulary	N/A	N/A	N/A		\$20
Rx Plan: Mail Generic Brand, Formulary	N/A	N/A	N/A	\$8 or \$10	\$35
Brand, Non-Formulary	N/A	N/A	N/A	\$4 or \$5	\$10
Brand, Formulary	N/A	N/A	N/A		\$20
Brand, Non-Formulary	N/A	N/A	N/A	\$8 or \$10	\$35
Additional Insurance Questions: Enter "X" below applicable category, or if "other," please					
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker	
	X				
Fully-Insured	Other				
	X				
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees	
	2850	3713	1898	5274	
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance	
	X		X	X	
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance	
		X	X	X	
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other	
	other		X		
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?	
	N/A	-	-	-	
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog		
	Y	Y	Y		
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	Carriers all offer Wellness dollars, but not necessarily incentives for participating				
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Only individual stop loss is offered by carrier CareFirst, \$500,000, UHC \$500,000				
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	No.				
What options have been implemented to reduce retiree health care costs?	Different cost share based on years of service. EGWP plus Wrap for Medicare Eligible retirees and dependents				

FY 2017 Maryland County Government Health Benefits Survey

Prince George's

County: Prince George's County Government

Person Responding: Julia D. Sanders

Title: Manager, Benefits Administration Division

Phone: (301) 883-6064

Email: jdsanders@co.pg.md.us

Fax: (301) 883-6192

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

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

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
	X			
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	2,060	1,921	1,064	3,767
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X	X	X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	See below.	X	Supplemental Dental
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	1727	400 medical/ 200 Rx	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	Yes. *See below.			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	No Stop Loss Insurance at this time.			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Not at this time.			
What options have been implemented to reduce retiree health care costs?	Effective January 1, 2017, the County will implement the Employer Group Waiver Plan (EGWP) under the prescription plan for Medicare eligibles.			

Notes: The Legal Services, Accident, Critical Illness, Short-term Disability and Supplemental Dental plans are voluntary benefit plans. Coverage for invasive/non invasive cancer is covered under the Critical Illness Insurance Plan.

*Gift cards and wellness items are offered to employees for participation in certain wellness events.

FY 2017 Maryland County Government Health Benefits Survey

Queen Anne's

County: Queen Anne's County

Person Responding: Beverly Churchill

Title: Director of Human Resources

Phone: 410-758-4406

Email: bchurchill@qac.org

Fax: 410-758-6913

Active Employee, Pre-65 Retirees, and Medicare Retirees

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

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	118	164	106	182
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X		X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	68	1,200 annual	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	Y	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	Y			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	CareFirst	Specific \$150,000		
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Depends on the benefits			
What options have been implemented to reduce retiree health care costs?	N/A			

FY 2017 Maryland County Government Health Benefits Survey

St. Mary's

County: St. Mary's County

Person Responding: Karen Gates

Title: Benefits Coordinator

Phone: 301-475-4200, ext *1104

Email: karen.gates@stmarysmd.com

Fax: 301-475-4082

	Active Employee and Pre-65 Retirees		Medicare Retirees	
	BlueChoice Advantage	HMO Open Access	BlueChoice Advantage	HMO Open Access
Annual Deductible (Individual)				
In-Network	250	N/A	250	N/A
Out-of-Network	500	N/A	500	N/A
Annual Deductible (Family)				
In-Network	500	N/A	500	N/A
Out-of-Network	1,000	N/A	1,000	N/A
Office Co-Pays (In-Network)	20 PCP / 20 Spec	10 PCP / 20 Spec	20 PCP / 20 Spec	10 PCP / 20 Spec
ER Copay	100	75	100	75
Coinsurance (In-Network)	100% AB	N/A	100% AB	No charge
Coinsurance (Out-of-Network)	80% AB	N/A	80% AB	N/A
Out of Pocket Max. (Individual)				
In-Network	1,000	2,000	1,000	2,000
Out-of-Network	1,000	N/A	1,000	N/A
Out of Pocket Max. (Family)				
In-Network	2,000	6,000	2,000	6,000
Out-of-Network	2,000	N/A	2,000	N/A
Rx Plan: Retail				
Generic	10	10	10	10
Brand, Formulary	20	20	20	20
Brand, Non-Formulary	35	35	35	35
RX Plan: Mail				
Generic	20	20	20	20
Brand, Formulary	40	40	40	40
Brand, Non-Formulary	70	70	70	70
Self-Administered Injectables (excluding insulin)	50% coinsurance up to a max payment of \$75	50% coinsurance up to a max payment of \$75	50% coinsurance up to a max payment of \$75	50% coinsurance up to a max payment of \$75
Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.				
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	x			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	157	223	139	229
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	x	x	x	x
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	x	x	x	x
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	x	x	x	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N		VARIES	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	Y	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	CareFirst: \$150 Specific, 115% Aggregate			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	No			
What options have been implemented to reduce retiree health care costs?	Effective 7/1/16 - switched from PPO to BlueChoice Advantage plan, increased emergency room copays, increased HMO prescripion drug copays, added deductible for in-patient hospitalization, added 4th Tier to prescription drug plan, will change drug formulary effective 1/1/17			

FY 2017 Maryland County Government Health Benefits Survey

Somerset

County: SOMERSET

Person Responding: ERICA RUIZ

Title: HUMAN RESOURCES DIRECTOR

Phone: 410-651-5131

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Fax: 410-651-3559

Active Employee and Pre-65 Retirees Medicare Retirees

	HMO CAREFIRST BLUE CHOICE	N/A	INTEGRA/MEDICARE PRIMARY/SELF INS.	N/A
Annual Deductible (Individual)				
In-Network				
Out-of-Network				
Annual Deductible (Family)				
In-Network				
Out-of-Network				
Office Co-Pays (In-Network)	30/PCP- 40 Specialist		10	
ER Copay	50		10	
Coinsurance (In-Network)				
Coinsurance (Out-of-Network)				
Out of Pocket Max. (Individual)				
In-Network	1,300			
Out-of-Network				
Out of Pocket Max. (Family)				
In-Network	2,600			
Out-of-Network				
Rx Plan: Retail Generic	15		10	
Brand, Formulary	35		25	
Brand, Non-Formulary	60		50	
RX Plan: Mail Generic	30		25	
Brand, Formulary	70		60	
Brand, Non-Formulary	120		110	

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	Fully-Insured	Other		
	X			
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	98	19	59	40
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
			X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	N	0	0	-
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?				
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?				
What options have been implemented to reduce retiree health care costs?				

FY 2017 Maryland County Government Health Benefits Survey

Talbot

	Active Employee and Pre-65 Retirees		Medicare Retirees	
	Integra Administrative Group - PPO	N/A	Medicare Supp Coverage	N/A
Annual Deductible (Individual)		-		-
In-Network	N/A	-	N/A	-
Out-of-Network	300	-	N/A	-
Annual Deductible (Family)	N/A	-	N/A	-
In-Network	N/A	-		-
Out-of-Network	600	-		-
Office Co-Pays (In-Network)	15	-	N/A	-
ER Copay	125	-		-
Coinsurance (In-Network)	N/A	-		-
Coinsurance (Out-of-Network)	80/20	-		-
Out of Pocket Max. (Individual)		-	N/A	-
In-Network	500	-		-
Out-of-Network	1,000	-		-
Out of Pocket Max. (Family)		-	N/A	-
In-Network	1,000	-		-
Out-of-Network	2,000	-		-
		-		-
Rx Plan: Retail Generic	10	-	10	-
Brand, Formulary	30	-	25	-
Brand, Non-Formulary	50	-	40	-
RX Plan: Mail Generic	20	-	25	-
Brand, Formulary	60	-	50	-
Brand, Non-Formulary	100	-	88	-

Notes:

1) Medicare Supp Coverage - \$8,000 annual maximum for prescription drugs

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	96	72	87	36
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X		X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	X	X	Aflac
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y	48	2,000	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	N	N	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	NO			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	carrier - Unimerica \$90,000 individual \$4,890,000 aggregate			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	would be interested in information			
What options have been implemented to reduce retiree health care costs?	none at this time			

FY 2017 Maryland County Government Health Benefits Survey

Washington

County: Washington County, Maryland

Person Responding: Debra I. Peyton

Title: Benefits Manager

Phone: 240-313-2356

Email: dpeyton@washco-md.net

Fax: 240-313-2351

Active Employee and Pre-65 Retirees

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

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

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

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

FY 2017 Maryland County Government Health Benefits Survey

Wicomico

County: Wicomico

Person Responding: Michele Ennis

Title: Director of Human Resources

Phone: 410-334-3125

Email: mennis@wicomicocounty.org

Fax: 410-334-3111

	Active Employee and Pre-65 Retirees		Medicare Retirees	
	PPO	EPO	Medicare Primary	N/A
Annual Deductible (Individual)				
In-Network	N/A	N/A	N/A	-
Out-of-Network	200	N/A	N/A	-
Annual Deductible (Family)			N/A	-
In-Network	N/A	N/A	N/A	-
Out-of-Network	600	N/A	N/A	-
Office Co-Pays (In-Network)	15	15	N/A	-
ER Copay	25 phy/ 100 facility	25 phy/ 100 facility	N/A	-
Coinsurance (In-Network)	N/A	N/A	Medicare	-
Coinsurance (Out-of-Network)	N/A	N/A	Medicare	-
Out of Pocket Max. (Individual)				
In-Network	1,200	1,200	N/A	-
Out-of-Network	1,200	1,200	N/A	-
Out of Pocket Max. (Family)			N/A	-
In-Network	3,600	3,600	N/A	-
Out-of-Network	3,600	3,600	N/A	-
Rx Plan: Retail Generic	5	5	5	-
Brand Formulary	30	30	30	-
Brand, Non-Formulary	45	45	45	-
RX Plan:Mail Generic	5	5	5	-
Brand, Formulary	30	30	30	-
Brand, Non-Formulary	45	45	45	-

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

Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
		X		
	Fully-Insured	Other		
How many people does your county insure on:	Single plans 244	Family plans 165	Two-person plans 140	Retirees 196
Which of the following do you offer?	Life Insurance X	Legal Services	Flexible Spending Accounts X	Long-term Disability Income Insurance X
Which of the following do you offer?	Accident-Only Insurance X	Critical Illness Insurance X	Dental Insurance X	Vision Insurance X
Which of the following do you offer?	Short-term Disability Income Insurance X	Cancer Insurance X	Prescriptions X	Other
Opt-out offered for employees covered by other health insurance plans	Opt-out offered? Y	Number participating 745	Amount county pays per emp. 85%emp/75%dep	Opt-out changed in past 2 years? -
Health Care Reform	Are plans grandfathered in? N	Intend to grandfather longterm? N	Participate in Early Retiree Ins Prog N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	N	N	N	
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	CareFirst of MD, Inc. \$250,000			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	yes if cost savings to retirees & network coverage			
What options have been implemented to reduce retiree health care costs?	offer to subsidize other national plans			

FY 2017 Maryland County Government Health Benefits Survey

Worcester

Worcester County Government

Stacey Norton

Human Resources Director

410-632-0090

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410-632-5614

Note: Hired before 7/1/15 it is a 90/10 cost sharing; New hires after 7/1/15 it is a 80/20% cost sharing; same coverage for retirees

	Active Employee and Pre-65 Retirees		Medicare Retirees	
	Traditional	N/A	Traditional	N/A
Annual Deductible (Individual)				
In-Network	0	-	0	-
Out-of-Network	\$250	-	\$250	-
Annual Deductible (Family)				
In-Network	0	-	0	-
Out-of-Network	\$500	-	\$500	-
Office Co-Pays (In-Network)	\$20	-	\$20	-
ER Copay	\$100 (waived if admitted)	-	\$100 (waived if admitted)	-
Coinsurance (In-Network)				
Coinsurance (Out-of-Network)				
Out of Pocket Max. (Individual)				
In-Network	\$1,000	-	\$1,000	-
Out-of-Network	\$2,000	-	\$2,000	-
Out of Pocket Max. (Family)				
In-Network	\$2,000	-	\$2,000	-
Out-of-Network	\$4,000	-	\$4,000	-
Rx Plan: 34 day supply Retail Generic	\$10	-	\$10	-
Brand, Formulary	\$20	-	\$20	-
Brand, Non-Formulary	\$35	-	\$35	-
RX Plan: Mail 90 day supply Generic	\$10	-	\$10	-
Brand, Formulary	\$20	-	\$20	-
Brand, Non-Formulary	\$35	-	\$35	-
Retail Rx Plan: 90 day supply Generic	\$20	-	\$20	-
Brand, Formulary	\$40	-	\$40	-
Brand, No Formulary	\$70	-	\$70	-
Additional Insurance Questions: Enter 'X' below applicable category, or if "other," please describe.				
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker
	X			
	Fully-Insured	Other		
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	1528	592	EE + Spouse = 324	Included in other numbers
			EE + Child = 103	Under 65 = 255
			EE+ Children =54	Over 65 = 864
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	X		X	X
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance
	X	X	X	X
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other
	X	X	X	
Opt-out offered for employees covered by other health insurance plans	Opt-out offered?	Number participating	Amount county pays per emp.	Opt-out changed in past 2 years?
	Y		0	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	N	
Does your current health insurance carrier offer any premium reductions or other incentives for participation in wellness programs?	No			
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	Care First Blue Cross Blue Shield Stop Loss of \$250,000 for medical and prescription			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	No			
What options have been implemented to reduce retiree health care costs?	Free carotid artery and bone density screenings; blood pressure checks, lifestyle balance classes onsite			