

PPO Medical Plans

		CareFirst BCBS PPO			United Healthcare PPO	
Monthly ORP Rates - FY 2012 for Deferred** and Direct* Retirement with at least 16 to 25+ Years <i>For a <u>Direct Retirement with at least five but less than 16 years</u> (partial retiree subsidy, but no dependent subsidy), call the Employee Benefits Division for estimated premiums.</i>	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years
	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy
Retiree Only, No Medicare	\$448.68	\$89.74	\$89.74	\$412.65	\$82.53	\$82.53
Retiree & Child, No Medicare	\$807.61	\$448.67	\$161.52	\$742.78	\$412.66	\$148.56
Retiree & Spouse/Domestic Partner, No Medicare	\$807.61	\$448.67	\$161.52	\$742.78	\$412.66	\$148.56
Retiree & 2 or More, No Medicare	\$1,121.74	\$762.80	\$224.35	\$1,031.69	\$701.57	\$206.34
Retiree Only with Medicare	\$224.37	\$44.87	\$44.87	\$206.35	\$41.27	\$41.27
Retiree & One; One (Retiree) with Medicare	\$672.95	\$493.45	\$134.59	\$618.94	\$453.86	\$123.79
Retiree & One; One (not Retiree) with Medicare	\$672.95	\$314.01	\$134.59	\$618.94	\$288.82	\$123.79
Retiree & One, Both with Medicare	\$448.68	\$269.18	\$89.74	\$412.65	\$247.57	\$82.53
Retiree & 2, 1 (Retiree) w/Medicare	\$1,031.90	\$852.40	\$206.38	\$949.05	\$783.97	\$189.81
Retiree & 2, 1 (not Retiree) w/Medicare	\$1,031.90	\$672.96	\$206.38	\$949.05	\$618.93	\$189.81
Retiree & 2, 2 (Retiree & Dependent) w/Medicare	\$897.34	\$717.84	\$179.47	\$825.29	\$660.21	\$165.06
Retiree & 2, 2 (not Retiree) w/Medicare	\$897.34	\$538.40	\$179.47	\$825.29	\$495.17	\$165.06
Retiree & 2 or More, all w/Medicare	\$672.95	\$493.45	\$134.59	\$618.94	\$453.86	\$123.79
Retiree & 3 or more; at least 1 (including Retiree) with Medicare	\$1,121.74	\$942.24	\$224.35	\$1,031.69	\$866.61	\$206.34
Retiree & 3 or more; at least 1 (not Retiree) w/Medicare	\$1,121.74	\$762.80	\$224.35	\$1,031.69	\$701.57	\$206.34
Retiree Only Subsidy, No Medicare	\$358.94			\$330.12		
Retiree Only Subsidy with Medicare	\$179.50			\$165.08		
<p>* Direct Retirement - Receiving a Periodic Distribution from a Maryland ORP account that begins directly upon ending service with a Maryland State institution of higher education.</p> <p>** Deferred Retirement - Receiving a Periodic Distribution from a Maryland ORP account that does not begin directly upon ending service with a Maryland State institution of higher education.</p>						
<p>Retiree health benefits are not available until the first month in which you receive a periodic distribution. If your enrollment in the State Employee and Retiree Health Benefits Program ("the Program") as an active employee ends before your retiree coverage begins, you will have a break in coverage. For coverage during this period, you may enroll under the Consolidated Omnibus Budget Reconciliation Act (COBRA). If periodic distribution payments from a Maryland ORP vendor end, you will no longer be eligible for participation in the Program.</p>						

POS Medical Plans

Monthly ORP Rates - FY 2012 for Deferred** and Direct* Retirement with at least 16 to 25+ Years	CareFirst BCBS POS			United Healthcare POS			Aetna POS		
	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years
For a <u>Direct Retirement with at least five but less than 16 years</u> (partial retiree subsidy, but no dependent subsidy), call the Employee Benefits Division for estimated premiums.	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy
Retiree Only, No Medicare	\$363.90	\$61.86	\$61.86	\$374.18	\$63.61	\$63.61	\$379.55	\$64.52	\$64.52
Retiree & Child, No Medicare	\$655.03	\$352.99	\$111.36	\$673.50	\$362.93	\$114.49	\$683.17	\$368.14	\$116.14
Retiree & Spouse/Domestic Partner, No Medicare	\$655.03	\$352.99	\$111.36	\$673.50	\$362.93	\$114.49	\$683.17	\$368.14	\$116.14
Retiree & 2 or More, No Medicare	\$909.75	\$607.71	\$154.66	\$935.47	\$624.90	\$159.03	\$948.82	\$633.79	\$161.30
Retiree Only with Medicare	\$181.92	\$30.93	\$30.93	\$187.07	\$31.80	\$31.80	\$189.71	\$32.25	\$32.25
Retiree & One; One (Retiree) with Medicare	\$545.85	\$394.86	\$92.79	\$561.25	\$405.98	\$95.41	\$569.19	\$411.73	\$96.76
Retiree & One; One (not Retiree) with Medicare	\$545.85	\$243.81	\$92.79	\$561.25	\$250.68	\$95.41	\$569.19	\$254.16	\$96.76
Retiree & One, Both with Medicare	\$363.90	\$212.91	\$61.86	\$374.18	\$218.91	\$63.61	\$379.55	\$222.09	\$64.52
Retiree & 2, 1 (Retiree) w/Medicare	\$836.95	\$685.96	\$142.28	\$860.58	\$705.31	\$146.30	\$872.92	\$715.46	\$148.40
Retiree & 2, 1 (not Retiree) w/Medicare	\$836.95	\$534.91	\$142.28	\$860.58	\$550.01	\$146.30	\$872.92	\$557.89	\$148.40
Retiree & 2, 2 (Retiree & Dependent) w/Medicare	\$727.77	\$576.78	\$123.72	\$748.33	\$593.06	\$127.22	\$759.02	\$601.56	\$129.03
Retiree & 2, 2 (not Retiree) w/Medicare	\$727.77	\$425.73	\$123.72	\$748.33	\$437.76	\$127.22	\$759.02	\$443.99	\$129.03
Retiree & 2 or More, all w/Medicare	\$545.85	\$394.86	\$92.79	\$561.25	\$405.98	\$95.41	\$569.19	\$411.73	\$96.76
Retiree & 3 or more; at least 1 (including Retiree) with Medicare	\$909.75	\$758.76	\$154.66	\$935.47	\$780.20	\$159.03	\$948.82	\$791.36	\$161.30
Retiree & 3 or more; at least 1 (not Retiree) w/Medicare	\$909.75	\$607.71	\$154.66	\$935.47	\$624.90	\$159.03	\$948.82	\$633.79	\$161.30
Retiree Only Subsidy, No Medicare	\$302.04			\$310.57			\$315.03		
Retiree Only Subsidy with Medicare	\$150.99			\$155.27			\$157.46		

* **Direct Retirement** - Receiving a Periodic Distribution from a Maryland ORP account that begins directly upon ending service with a Maryland State institution of higher education.

** **Deferred Retirement** - Receiving a Periodic Distribution from a Maryland ORP account that does not begin directly upon ending service with a Maryland State institution of higher education.

Retiree health benefits are not available until the first month in which you receive a periodic distribution. If your enrollment in the State Employee and Retiree Health Benefits Program ("the Program") as an active employee ends before your retiree coverage begins, you will have a break in coverage. For coverage during this period, you may enroll under the Consolidated Omnibus Budget Reconciliation Act (COBRA). **If periodic distribution payments from a Maryland ORP vendor end, you will no longer be eligible for participation in the Program.**

EPO Medical Plans

Monthly ORP Rates - FY 2012 for Deferred** and Direct* Retirement with at least 16 to 25+ Years <i>For a <u>Direct Retirement with at least five but less than 16 years</u> (partial retiree subsidy, but no dependent subsidy), call the Employee Benefits Division for estimated premiums.</i>	CareFirst BCBS EPO			United Healthcare EPO			Aetna EPO		
	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years
	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy
Retiree Only, No Medicare	\$350.89	\$52.63	\$52.63	\$361.64	\$54.25	\$54.25	\$366.42	\$54.96	\$54.96
Retiree & Child, No Medicare	\$736.37	\$438.11	\$110.46	\$752.11	\$444.72	\$112.82	\$732.83	\$421.37	\$109.92
Retiree & Spouse/Domestic Partner, No Medicare	\$736.37	\$438.11	\$110.46	\$752.11	\$444.72	\$112.82	\$732.83	\$421.37	\$109.92
Retiree & 2 or More, No Medicare	\$912.27	\$614.01	\$136.84	\$896.79	\$589.40	\$134.52	\$917.78	\$606.32	\$137.67
Retiree Only with Medicare	\$172.97	\$25.95	\$25.95	\$238.83	\$35.82	\$35.82	\$219.92	\$32.99	\$32.99
Retiree & One; One (Retiree) with Medicare	\$521.02	\$374.00	\$78.15	\$600.43	\$397.42	\$90.06	\$586.34	\$399.41	\$87.95
Retiree & One; One (not Retiree) with Medicare	\$521.02	\$222.76	\$78.15	\$600.43	\$293.04	\$90.06	\$586.34	\$274.88	\$87.95
Retiree & One, Both with Medicare	\$380.07	\$233.05	\$57.01	\$477.61	\$274.60	\$71.64	\$439.83	\$252.90	\$65.97
Retiree & 2, 1 (Retiree) w/Medicare	\$869.10	\$722.08	\$130.36	\$896.79	\$693.78	\$134.52	\$952.75	\$765.82	\$142.91
Retiree & 2, 1 (not Retiree) w/Medicare	\$869.10	\$570.84	\$130.36	\$896.79	\$589.40	\$134.52	\$952.75	\$641.29	\$142.91
Retiree & 2, 2 (Retiree & Dependent) w/Medicare	\$554.31	\$407.29	\$83.15	\$819.93	\$616.92	\$122.99	\$806.26	\$619.33	\$120.94
Retiree & 2, 2 (not Retiree) w/Medicare	\$554.31	\$256.05	\$83.15	\$819.93	\$512.54	\$122.99	\$806.26	\$494.80	\$120.94
Retiree & 2 or More, all w/Medicare	\$475.43	\$328.41	\$71.31	\$716.41	\$513.40	\$107.46	\$659.75	\$472.82	\$98.96
Retiree & 3 or more; at least 1 (including Retiree) with Medicare	\$864.96	\$717.94	\$129.74	\$896.79	\$693.78	\$134.52	\$1,026.18	\$839.25	\$153.93
Retiree & 3 or more; at least 1 (not Retiree) w/Medicare	\$864.96	\$566.70	\$129.74	\$896.79	\$589.40	\$134.52	\$1,026.18	\$714.72	\$153.93
Retiree Only Subsidy, No Medicare	\$298.26			\$307.39			\$311.46		
Retiree Only Subsidy with Medicare	\$147.02			\$203.01			\$186.93		

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Prescription Drug

Catalyst Rx

Monthly ORP Rates - FY 2012 for Deferred** and Direct* Retirement <i>For a <u>Direct Retirement with at least five but less than 16 years</u> (partial retiree subsidy, but no dependent subsidy), call the Employee Benefits Division for estimated premiums.</i>	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years
	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy
Retiree Only	\$195.15	\$48.79	\$48.79
Retiree & One Child	\$259.36	\$113.00	\$64.84
Retiree & Spouse/Domestic Partner	\$323.89	\$177.53	\$80.97
Retiree Plus Two or More	\$390.31	\$243.95	\$97.58
Retiree Only Subsidy	\$146.36		

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Dental Plans

United Concordia DHMO			United Concordia DPPO			
Monthly ORP Rates - FY 2012 for Deferred** and Direct* Retirement with at least 16 to 25+ Years <i>For a <u>Direct Retirement with at least five but less than 16 years</u> (partial retiree subsidy, but no dependent subsidy), call the Employee Benefits Division for estimated premiums.</i>	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years
	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy
Retiree Only	\$14.65	\$7.33	\$7.33	\$23.27	\$11.64	\$11.64
Retiree & One Child	\$25.53	\$18.21	\$12.77	\$44.48	\$32.85	\$22.24
Retiree & Spouse/Domestic Partner	\$29.34	\$22.02	\$14.67	\$46.54	\$34.91	\$23.27
Retiree & 2 or More	\$41.22	\$33.90	\$20.61	\$87.20	\$75.57	\$43.60
Retiree Only Subsidy		\$7.32			\$11.63	