

State of Maryland

FY 2013 Health Insurance Premiums

Employee / Retiree

FY 2013 Rates

CareFirst BCBS - PPO		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	46.27	185.08	231.35	92.54	370.16	462.70
Employee/Retiree & 1 CHILD, NO MEDICARE	2	83.29	333.14	416.42	166.57	666.27	832.84
Employee/Retiree & SPOUSE, NO MEDICARE	3	83.29	333.14	416.42	166.57	666.27	832.84
Employee/Retiree +2 OR MORE, NO MEDICARE	4	115.68	462.71	578.39	231.35	925.42	1156.77
RETIREE ONLY, WITH MEDICARE	5	23.14	92.55	115.69	46.28	185.10	231.38
RETIREE + 1, ONE WITH MEDICARE	6	69.40	277.59	346.99	138.79	555.18	693.97
RETIREE + 1, BOTH WITH MEDICARE	7	46.27	185.08	231.35	92.54	370.16	462.70
RETIREE + 2, ONE WITH MEDICARE	8	106.42	425.65	532.07	212.83	851.30	1064.13
RETIREE + 2, TWO WITH MEDICARE	9	92.54	370.15	462.69	185.07	740.30	925.37
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	69.40	277.59	346.99	138.79	555.18	693.97
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	115.68	462.71	578.39	231.35	925.42	1156.77

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United-HealthCare - PPO		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	44.48	177.93	222.41	88.96	355.85	444.81
Employee/Retiree & 1 CHILD, NO MEDICARE	2	80.07	320.27	400.33	160.13	640.53	800.66
Employee/Retiree & SPOUSE, NO MEDICARE	3	80.07	320.27	400.33	160.13	640.53	800.66
Employee/Retiree +2 OR MORE, NO MEDICARE	4	111.21	444.83	556.04	222.41	889.66	1112.07
RETIREE ONLY, WITH MEDICARE	5	22.25	88.97	111.22	44.49	177.94	222.43
RETIREE + 1, ONE WITH MEDICARE	6	66.72	266.87	333.59	133.43	533.74	667.17
RETIREE + 1, BOTH WITH MEDICARE	7	44.48	177.93	222.41	88.96	355.85	444.81
RETIREE + 2, ONE WITH MEDICARE	8	102.30	409.20	511.50	204.60	818.40	1023.00
RETIREE + 2, TWO WITH MEDICARE	9	88.96	355.84	444.80	177.92	711.68	889.60
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	66.72	266.87	333.59	133.43	533.74	667.17
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	111.21	444.83	556.04	222.41	889.66	1112.07

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AETNA - POS		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	33.46	163.34	196.80	66.91	326.68	393.59
Employee/Retiree, 1 CHILD, NO MEDICARE	2	60.22	294.01	354.22	120.43	588.01	708.44
Employee/Retiree & SPOUSE, NO MEDICARE	3	60.22	294.01	354.22	120.43	588.01	708.44
Employee/Retiree +2 OR MORE, NO MEDICARE	4	83.63	408.33	491.96	167.26	816.65	983.91
RETIREE ONLY, WITH MEDICARE	5	16.72	81.65	98.37	33.44	163.29	196.73
RETIREE + 1, ONE WITH MEDICARE	6	50.17	244.96	295.13	100.34	489.91	590.25
RETIREE + 1, BOTH WITH MEDICARE	7	33.46	163.34	196.80	66.91	326.68	393.59
RETIREE + 2, ONE WITH MEDICARE	8	76.95	375.66	452.61	153.89	751.32	905.21
RETIREE + 2, TWO WITH MEDICARE	9	66.91	326.65	393.55	133.81	653.29	787.10
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	50.17	244.96	295.13	100.34	489.91	590.25
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	83.63	408.33	491.96	167.26	816.65	983.91

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CareFirst BCBS - POS		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	31.97	156.06	188.02	63.93	312.11	376.04
Employee/Retiree & 1 CHILD, NO MEDICARE	2	57.54	280.91	338.44	115.07	561.81	676.88
Employee/Retiree & SPOUSE, NO MEDICARE	3	57.54	280.91	338.44	115.07	561.81	676.88
Employee/Retiree +2 OR MORE, NO MEDICARE	4	79.91	390.14	470.05	159.82	780.27	940.09
RETIREE ONLY, WITH MEDICARE	5	15.98	78.02	94.00	31.96	156.03	187.99
RETIREE + 1, ONE WITH MEDICARE	6	47.95	234.09	282.03	95.89	468.17	564.06
RETIREE + 1, BOTH WITH MEDICARE	7	31.97	156.06	188.02	63.93	312.11	376.04
RETIREE + 2, ONE WITH MEDICARE	8	73.52	358.92	432.44	147.03	717.84	864.87
RETIREE + 2, TWO WITH MEDICARE	9	63.93	312.10	376.03	127.85	624.20	752.05
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	47.95	234.09	282.03	95.89	468.17	564.06
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	79.91	390.14	470.05	159.82	780.27	940.09

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United-HealthCare - POS		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	33.99	165.94	199.93	67.97	331.88	399.85
Employee/Retiree & 1 CHILD, NO MEDICARE	2	61.18	298.68	359.85	122.35	597.35	719.70
Employee/Retiree & SPOUSE, NO MEDICARE	3	61.18	298.68	359.85	122.35	597.35	719.70
Employee/Retiree +2 OR MORE, NO MEDICARE	4	84.97	414.85	499.82	169.94	829.70	999.64
RETIREE ONLY, WITH MEDICARE	5	16.99	82.96	99.95	33.98	165.92	199.90
RETIREE + 1, ONE WITH MEDICARE	6	50.98	248.90	299.88	101.96	497.79	599.75
RETIREE + 1, BOTH WITH MEDICARE	7	33.99	165.94	199.93	67.97	331.88	399.85
RETIREE + 2, ONE WITH MEDICARE	8	78.17	381.64	459.81	156.34	763.28	919.62
RETIREE + 2, TWO WITH MEDICARE	9	67.97	331.87	399.84	135.94	663.73	799.67
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	50.98	248.90	299.88	101.96	497.79	599.75
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	84.97	414.85	499.82	169.94	829.70	999.64

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CareFirst BCBS - EPO		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	27.74	157.18	184.92	55.47	314.36	369.83
Employee/Retiree & 1 CHILD, NO MEDICARE	2	58.21	329.85	388.06	116.42	659.69	776.11
Employee/Retiree & SPOUSE, NO MEDICARE	3	58.21	329.85	388.06	116.42	659.69	776.11
Employee/Retiree +2 OR MORE, NO MEDICARE	4	72.11	408.64	480.75	144.22	817.28	961.50
RETIREE ONLY, WITH MEDICARE	5	13.67	77.48	91.15	27.34	154.96	182.30
RETIREE + 1, ONE WITH MEDICARE	6	41.19	233.39	274.57	82.37	466.77	549.14
RETIREE + 1, BOTH WITH MEDICARE	7	30.05	170.25	200.29	60.09	340.49	400.58
RETIREE + 2, ONE WITH MEDICARE	8	68.70	389.30	458.00	137.40	778.60	916.00
RETIREE + 2, TWO WITH MEDICARE	9	43.82	248.30	292.11	87.63	496.59	584.22
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	37.58	212.97	250.55	75.16	425.93	501.09
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	68.38	387.45	455.82	136.75	774.89	911.64

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AETNA - EPO		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	27.89	158.01	185.89	55.77	316.01	371.78
Employee/Retiree & 1 CHILD, NO MEDICARE	2	55.77	316.01	371.78	111.53	632.02	743.55
Employee/Retiree & SPOUSE, NO MEDICARE	3	55.77	316.01	371.78	111.53	632.02	743.55
Employee/Retiree +2 OR MORE, NO MEDICARE	4	69.84	395.76	465.60	139.68	791.52	931.20
RETIREE ONLY, WITH MEDICARE	5	16.74	94.84	111.57	33.47	189.67	223.14
RETIREE + 1, ONE WITH MEDICARE	6	44.62	252.84	297.46	89.24	505.67	594.91
RETIREE + 1, BOTH WITH MEDICARE	7	33.47	189.66	223.13	66.94	379.32	446.26
RETIREE + 2, ONE WITH MEDICARE	8	72.50	410.84	483.34	145.00	821.68	966.68
RETIREE + 2, TWO WITH MEDICARE	9	61.36	347.67	409.03	122.71	695.34	818.05
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	50.21	284.50	334.70	100.41	568.99	669.40
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	78.09	442.51	520.60	156.18	885.01	1041.19

EE/Ret= Employee/ Retiree

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United-HealthCare - EPO		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	28.70	162.62	191.32	57.40	325.24	382.64
Employee/Retiree & 1 CHILD, NO MEDICARE	2	59.69	338.21	397.89	119.37	676.41	795.78
Employee/Retiree & SPOUSE, NO MEDICARE	3	59.69	338.21	397.89	119.37	676.41	795.78
Employee/Retiree +2 OR MORE, NO MEDICARE	4	71.17	403.27	474.43	142.33	806.53	948.86
RETIREE ONLY, WITH MEDICARE	5	18.95	107.40	126.35	37.90	214.80	252.70
RETIREE + 1, ONE WITH MEDICARE	6	47.65	270.00	317.65	95.29	540.00	635.29
RETIREE + 1, BOTH WITH MEDICARE	7	37.90	214.77	252.67	75.80	429.54	505.34
RETIREE + 2, ONE WITH MEDICARE	8	71.17	403.27	474.43	142.33	806.53	948.86
RETIREE + 2, TWO WITH MEDICARE	9	65.07	368.71	433.77	130.13	737.41	867.54
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	56.85	322.16	379.01	113.70	644.31	758.01
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	71.17	403.27	474.43	142.33	806.53	948.86

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Maryland State Employee Benefits Program Prescription Drugs

FY 2013 Rates

Level of Coverage	Bi-Weekly Employee	Bi-Weekly State Subsidy	Bi-Weekly Total
Employee / Retiree Only	\$19.85	\$79.42	\$99.27
Employee / Retiree + 1 Child	\$26.39	\$105.55	\$131.94
Employee / Retiree + Spouse	\$32.95	\$131.81	\$164.76
Employee / Retiree + 2 or More	\$39.71	\$158.84	\$198.55

Level of Coverage	Monthly Employee	Monthly State Subsidy	Monthly Total
Employee / Retiree Only	\$39.71	\$158.84	\$198.55
Employee / Retiree + 1 Child	\$52.78	\$211.10	\$263.88
Employee / Retiree + Spouse	\$65.91	\$263.62	\$329.53
Employee / Retiree + 2 or More	\$79.42	\$317.68	\$397.10
Level of Coverage	Monthly Retiree	Monthly State Subsidy	Monthly Retiree Total
Employee / Retiree Only	\$49.03	\$147.08	\$196.11
Employee / Retiree + 1 Child	\$65.16	\$195.48	\$260.64
Employee / Retiree + Spouse	\$81.37	\$244.12	\$325.49
Employee / Retiree + 2 or More	\$98.06	\$294.18	\$392.24

Maryland State Employee Benefits Program

Dental Plans

FY 2013 Premiums

United Concordia (DHMO)			
Bi-Weekly Coverage Level	Employee Deduction	State Subsidy	Total
Employee / Retiree Only	\$3.67	\$3.66	\$7.33
Employee / Retiree + 1 Child	\$6.38	\$6.37	\$12.75
Employee / Retiree + Spouse	\$7.34	\$7.33	\$14.67
Employee / Retiree + 2 or More	\$10.31	\$10.31	\$20.62
Monthly Coverage Level	Employee Deduction	State Subsidy	Total
Employee / Retiree Only	\$7.33	\$7.32	\$14.65
Employee / Retiree + 1 Child	\$12.77	\$12.76	\$25.53
Employee / Retiree + Spouse	\$14.67	\$14.67	\$29.34
Employee / Retiree + 2 or More	\$20.61	\$20.61	\$41.22

United Concordia (DPPO)			
Bi-Weekly Coverage Level	Employee Deduction	State Subsidy	Total
Employee / Retiree Only	\$5.82	\$5.82	\$11.64
Employee / Retiree + 1 Child	\$11.12	\$11.12	\$22.24
Employee / Retiree + Spouse	\$11.64	\$11.63	\$23.27
Employee / Retiree + 2 or More	\$21.80	\$21.79	\$43.59
Monthly Coverage Level	Employee Deduction	State Subsidy	Total
Employee / Retiree Only	\$11.64	\$11.63	\$23.27
Employee / Retiree + 1 Child	\$22.24	\$22.24	\$44.48
Employee / Retiree + Spouse	\$23.27	\$23.27	\$46.54
Employee / Retiree + 2 or More	\$43.60	\$43.60	\$87.20

FY 2013 TERM LIFE INSURANCE PREMIUM RATES

Age of Employee/ Retiree	Bi-Weekly Employee/Retiree Rate (per \$10,000)	Monthly Employee/Retiree Rate (per \$10,000)	Age of Spouse/Domestic Partner	Bi-Weekly Spouse/ Domestic Partner Rate (per \$5,000)	Monthly Spouse/ Domestic Partner Rate (per \$5,000)
Under 20	\$0.18	\$0.36	Under 20	\$0.25	\$0.51
20 to 29	\$0.18	\$0.36	20 to 29	\$0.25	\$0.51
30 to 34	\$0.22	\$0.44	30 to 34	\$0.28	\$0.55
35 to 39	\$0.29	\$0.58	35 to 39	\$0.35	\$0.69
40 to 44	\$0.45	\$0.90	40 to 44	\$0.51	\$1.01
45 to 49	\$0.73	\$1.46	45 to 49	\$0.78	\$1.56
50 to 54	\$1.15	\$2.30	50 to 54	\$1.16	\$2.32
55 to 59	\$2.09	\$4.17	55 to 59	\$1.81	\$3.61
60 to 64	\$2.95	\$5.89	60 to 64	\$2.76	\$5.53
65 to 69	\$4.40	\$8.80	65 to 69	\$4.02	\$8.04
70 to 74	\$7.88	\$15.76	70 to 74	\$6.32	\$12.64
75 to 79	\$15.42	\$30.84	75 to 79	\$6.32	\$12.64
80 and older	\$15.42	\$30.84	80 and older	\$6.32	\$12.64

Dependent Child Coverage is \$0.78 per \$5,000 per month; \$0.39 per \$5,000 per bi-weekly pay period.

FY 2013 Premium Rates for AD&D Insurance

Plan	Employee Only	Employee + Family	Employee Only	Employee + Family
Coverage Level	Bi-Weekly	Bi-Weekly	Monthly	Monthly
\$100,000	0.75	1.40	1.50	2.80
\$200,000	1.50	2.80	3.00	5.60
\$300,000	2.25	4.20	4.50	8.40