



County Employee Health Benefits

FY 2019 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)	25	25	N/A	N/A
ER Copay	100	100	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	10	10	N/A	N/A
Brand, Formulary	35	40	N/A	N/A
Brand, Non-Formulary	50	55	N/A	N/A
RX Plan: Mail				
Generic	10	10	N/A	N/A
Brand, Formulary	35	40	N/A	N/A
Brand, Non-Formulary	50	55	N/A	N/A

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

FY 2019 Maryland County Government Health Benefits Survey

Allegany

Person Responding: Brian P. Westfall, SPHR

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
	Yes		CareFirst BC/BS	CBIZ
	Other			
How many people does your county insure on:	Single plans	Family plans	Two-person plans	Retirees
	105	143	104	74
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	
	No	No	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?	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.			

FY 2019 Maryland County Government Health Benefits Survey

Anne Arundel

County: Anne Arundel County Government

Person Responding: Douglas Hart

Title: Sr. Personnel Analyst

Phone: 410 222-7400

Email: pehart01@aacounty.org

Fax: 410 222-4512

	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

FY 2019 Maryland County Government Health Benefits Survey

Anne Arundel

County: Anne Arundel County Government

Person Responding: Douglas Hart

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: 7/1/18 FY19	Single plans	Family plans	Two-person plans	Retirees
	1329	1743	600	3550
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
	X Effective 1/1/19		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	695	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 2019 Maryland County Government Health Benefits Survey

Baltimore City

BALTIMORE CITY

Kamau Makini

Human Resources Specialist

410-396-5018

Kamau.makini@baltimorecity.gov

410-545-1516

	Active Employee and Pre-65 Retirees				Medicare Retirees	
	PPO High	PPO STANDARD	AetnaHMO	Kaiser HMO	CareFirst Medicare Supplemental	Kaiser Medicare Advantage HMO
Annual Deductible (Individual)						
In-Network	N/A	\$250	N/A	N/A	Major Medical	N/A
Out-of-Network	N/A	\$500	N/A	N/A	Major Medical	N/A
Annual Deductible (Family)						
In-Network	N/A	\$500	N/A	N/A	Major Medical	N/A
Out-of-Network	N/A	\$1,000	N/A	N/A	Major Medical	N/A
Office Co-Pays (In-Network)	\$5	N/A	\$5	\$5	Major Medical	\$5
ER Copay	\$50	10%	\$50	\$50	20%	\$50
Coinsurance (In-Network)	N/A	10%	N/A	N/A	N/A	N/A
Coinsurance (Out-of-Network)	N/A	30%	N/A	N/A	N/A	N/A
Out of Pocket Max. (Individual)						
In-Network	\$1,000	\$1,000	\$1,100	\$1,100	\$30,000 paid @80% allowed benefit, then 50% allowed benefit	N/A
Out-of-Network	N/A	\$2,000	N/A	N/A		N/A
Out of Pocket Max. (Family)						
In-Network	\$2,000	\$2,000*	\$2,200	\$3,600	\$30,000 paid @80% allowed benefit, then 50% allowed benefit	N/A
Out-of-Network	N/A	\$4,000*	N/A	N/A		N/A
	High Opt&Rep	Stand Opt (\$50 Ded)	High Opt/MAPS & Non-Rep		Medicare Prescriptin Plan (\$100 Ded)	
Rx Plan: Retail Generic	\$10	\$5	\$15		\$5	
Brand, Formulary	\$20	\$30	\$30		\$30	
Brand, Non-Formulary	\$30	\$50	\$40		\$50	
RX Plan: Mail Generic	\$15	\$10	\$20		\$13	
Brand, Formulary	\$25	\$60	\$40		\$75	
Brand, Non-Formulary	\$35	\$100	\$60		\$125	

*OOP Max for Standard option has salary criteria. The listed amounts are for employees who are <\$45,000 in annual salary.

*OOP Max for employees >\$45,000 annual salary are \$1,500/\$3,000 (in-network) and \$3,000/\$6,000 (out-of-network)

FY 2019 Maryland County Government Health Benefits Survey

Baltimore City

Person Responding: Kamau Makini

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
	4835	3506	2343	14,918
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	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?	We do not 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?	Yes, the city has self-insured health plans. The City does not purchase any stop-loss policies. Since the City maintains a reserve to respond to the catastrophic losses, there is no need for the stop loss policy.			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	No, The Cit will not adopt the private health care exchange for retirees because of the trust liability exposue. Retirees can purchase the coverage directly from the private healthcare exchange at their own will. The City wil not sponosor it.			
What options have been implemented to reduce retiree health care costs?	After Medicare payments (80%), the City portion of Medicare eligible retirees' supplemental plan reimbursements have been reduced from 100% to 80%, leaving 20% to be paid by the covered retirees effective January 1, 2017.			

FY 2019 Maryland County Government Health Benefits Survey

Baltimore County

Person Responding: Shelly Simon

Title: Personnel Analyst

Phone: 410-887-2004

Email: ssimon@baltimorecountymd.gov

Fax: 410-887-8710

	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 is a \$75 annual deductible for retiree and each covered family member for Cigna Medicare Surround for Rx drugs.

FY 2019 Maryland County Government Health Benefits Survey

Baltimore County

Person Responding: Shelly Simon

Title: Personnel Analyst

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		
	Kaiser HMO & Cigna Dental HMO			
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?	We offer limited incentives for different one 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?	Cigna provides the stop loss for the Cigna 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. Beginning in 2018, a small private Medicare Exchange was offered on a voluntary basis with a defined contribution/credit based on date of retirement and years of service.			

FY 2019 Maryland County Government Health Benefits Survey							
Calvert							
County: Calvert County							
Person Responding: David E. Carpenter							
Title: Sr. HR Analyst - Benefits Mgr.							
Phone: 410-535-1600 ext. 2802							
Email: david.carpenter@calvertcountymd.gov							
Fax: 410-414-5617							
	Active Employee/Pre-65 Retiree			Medicare Retirees			
	HMO	Advantage	PPO	HMO	Advantage	PPO	Standard Group
Annual Deductible (Individual)							
In-Network	N/A	N/A	N/A	N/A	N/A	N/A	300
Out-of-Network	N/A	200	200	N/A	200	200	300
Annual Deductible (Family)							
In-Network	N/A	N/A	N/A	N/A	N/A	N/A	300 pp
Out-of-Network	N/A	400	400	N/A	400	400	300 pp
Office Co-Pays (In-Network)	10	15	20	10	15	20	NA
ER Copay	25	50	50	25	50	50	N/A
Coinsurance (In-Network)	100%	100%	100%	100%	100%	100%	N/A
Coinsurance (Out-of-Network)	N/A	80%	80%	N/A	80%	80%	N/A
Out of Pocket Max. (Individual)							
In-Network	2000	800	800	2000	800	800	1000
Out-of-Network	N/A	800	800	N/A	800	800	1000
Out of Pocket Max. (Family)							
In-Network	6000	1600	1600	6000	1600	1600	1000
Out-of-Network	N/A	1600	1600	N/A	1600	1600	1000
Rx Plan: Retail Generic	8	10	10	8	10	10	10
Brand, Formulary	15	20	20	15	20	20	20
Brand, Non-Formulary	30	35	35	30	35	35	35
RX Plan: Mail Generic	16	20	20	16	20	20	20
Brand, Formulary	30	40	40	30	40	40	40
Brand, Non-Formulary	60	70	70	60	70	70	70
FY 2019 Maryland County Government Health Benefits Survey							
Calvert							
Method Used to Insure	Self-insured	State Insurance	Third Party Carrier	Broker			
	X						
How many people does your county insure on:	Fully-Insured	Other					
	287	275	188	228			
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance			
	X	Voluntary	X				
Which of the following do you offer?	Accident-Only Insurance	Critical Illness Insurance	Dental Insurance	Vision Insurance			
	Voluntary	Voluntary	X	X			
Which of the following do you offer?	Short-term Disability Income Insurance	Cancer Insurance	Prescriptions	Other			
	Voluntary	Voluntary	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	182	850	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?	Self insured - trying to implement some CareFirst wellness initiatives						
If your county self-insures, who is your stop-loss carrier and what are the specific and aggregate attachment points of your policy?	CareFirst \$200,000 specific / No Aggregate						
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?							

FY 2019 Maryland County Government Health Benefits Survey

Caroline

County: Caroline County

Person Responding: Sherry Bratton

Title: Assistant Director of Human Resources

Phone: 410-479-4105

Email: sbratton@carolinemd.org

Fax: 410-479-4023

	Active Employee	Medicare Retirees	Pre-65 Retiree	
	EPO/Active	Medicare Supplement	HRA (\$252 monthly reimb)	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	N/A	-	-
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	-	-

FY 2019 Maryland County Government Health Benefits Survey

Caroline

County: Caroline County

Person Responding: Sherry Bratton

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
	88	38	40	26
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
	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	15	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?	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?	Hartford Medicare Supplement and HRA for Retirees under 65			

FY 2019 Maryland County Government Health Benefits Survey

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

FY 2019 Maryland County Government Health Benefits Survey

Carroll

Person Responding:

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
	349	409ee's/1,583 total	322ee's/644 total	340ee's/490 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	100	\$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			
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 2019 Maryland County Government Health Benefits Survey

Cecil

	Active Employee/Pre-65 Retirement			Medicare Retirees
	Carefirst PPO - High Option	Carefirst PPO - Standard Option	Carefirst High Deductible	Carefirst PPO-Standard Option
Annual Deductible (Individual)				
In-Network	200	400	1,500	400
Out-of-Network	200	400	3,000	400
Annual Deductible (Family)				
In-Network	600	1,200	3,000	1,200
Out-of-Network	600	1,200	6,000	1,200
Office Co-Pays (In-Network)	20 / 30	20 / 30	10% after deductible	20 / 30
ER Copay	10% of allowed benefit after deductible	25% of allowed benefit after deductible	10% after deductible	25% of allowed benefit after deductible
Coinsurance (In-Network)	10% of allowed benefit	25% of allowed benefit	10% after deductible	25% of allowed benefit
Coinsurance (Out-of-Network)	25% of allowed benefit after deductible	35% of allowed benefit after deductible	10% after deductible	35% of allowed benefit after deductible
Out of Pocket Max. (Individual)				
In-Network	1,500	2,000	3,000	2,000
Out-of-Network	1,500	2,000	6,000	2,000
Out of Pocket Max. (Family)				
In-Network	4,500	6,000	6,000	6,000
Out-of-Network	4,500	6,000	12,000	6,000
Rx Plan: Retail Generic	\$10 copay for 30-day supply	\$10 copay for 30-day supply	10% after deductible	\$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	10% after deductible	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	10% after deductible	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% after deductible	\$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	10% after deductible	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	10% after deductible	25% copay up-to maximum of \$75 for 90-day supply

FY 2019 Maryland County Government Health Benefits Survey

Cecil

Person Responding:

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
	220	185	109	76
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	
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?	Y			
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 \$200,000			
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 2019 Maryland County Government Health Benefits Survey

Charles

County: Charles County

Person Responding: Angel DuBose

Title: Benefits Compliance Administrator

Phone: 301-885-2764

Email: DuboseA@charlescountymd.gov

Fax: 301-396-8862

	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	N/A	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	\$125 /Waived admitted	\$100/Waived admitted	N/A	\$100/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

FY 2019 Maryland County Government Health Benefits Survey

Charles

County: Charles County

Person Responding: Angel DuBose

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		
How many people does your county insure on:	Fully-Insured	Other		
Which of the following do you offer?	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	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	
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	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 \$175,000			
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 2019 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				

FY 2019 Maryland County Government Health Benefits Survey

Dorchester

County: Dorchester

Person Responding: Becky Dennis

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
	93	60	68	84
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?	N			
What options have been implemented to reduce retiree health care costs?	Over 65 must utilize Medicare Part D			

FY 2019 Maryland County Government Health Benefits Survey

Frederick

	Active Employee and Pre-65 Retiree		Medicare Retirees		Active Ees Only
	In Network	Point of Service	In-Network	Point of Service (POS)	High Deductible w/HSA
Annual Deductible (Individual)					
In-Network	0	0	N/A	N/A	1350
Out-of-Network	N/A	300	N/A	300	2700
Annual Deductible (Family)					
In-Network	0	0	N/A	N/A	2700
Out-of-Network	N/A	600	N/A	600	5400
Office Co-Pays (In-Network)	20	20	20	20	n/a
ER Copay	150	150	150	150	n/a
Coinsurance (In-Network)	10%	10%	10%	10%	10%
Coinsurance (Out-of-Network)	N/A	20%	N/A	20%	20%
Out of Pocket Max. (Individual)					
In-Network	1250	1250	1250	1250	2500
Out-of-Network	N/A	2300	N/A	2300	5000
Out of Pocket Max. (Family)					
In-Network	2500	2300	2500	2300	5000
Out-of-Network	N/A	4600	N/A	4600	9600
					<u>IN</u> <u>OON</u>
Rx Plan: Retail Generic	10	10	10	10	10 20%
Brand, Formulary	30	30	30	30	30 20%
Brand, Non-Formulary	50	50	50	50	50 20%
RX Plan: Mail Generic	20	20	20	20	20 n/a
Brand, Formulary	60	60	60	60	60 n/a
Brand, Non-Formulary	100	100	100	100	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	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	Y		
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?	Not currently				
What options have been implemented to reduce retiree health care costs?	Changes to subsidy of premiums, offering Medicare Supplement				

FY 2019 Maryland County Government Health Benefits Survey

Garrett

County: Garrett County

Person Responding: DaVina Griffith

Title: Director Human Resources

Phone: 301.334.1989

Email: dgriffith@garrettcounty.org

Fax: 301.334.5026

	Active Employee and Pre-65 Retirees			Medicare Retirees
	POS	PPO	HSA	January 1, 2017 moved from Group Plan with United Healthcare to Individual HRA Subsidy
Annual Deductible (Individual)				
In-Network	500	0	2,000	N/A
Out-of-Network	500	300	4,000	N/A
Annual Deductible (Family)				
In-Network	1,000	0	4,000	N/A
Out-of-Network	1,000	900	8,000	N/A
Office Co-Pays (In-Network)	30	15	Ded, then 90%	N/A
ER Copay	100	35	Ded, then 90%	N/A
Coinsurance (In-Network)	85%	100%	90%	N/A
Coinsurance (Out-of-Network)	50%	80%	50%	N/A
Out of Pocket Max. (Individual)				
In-Network	4,000	3,000	5,000	N/A
Out-of-Network	5,000	3,000	7,000	N/A
Out of Pocket Max. (Family)				
In-Network	8,000	6,000	10,000	N/A
Out-of-Network	10,000	6,000	14,000	N/A
Rx Plan: Retail Generic	10	10	Ded, then 90%	N/A
Brand, Formulary	40	20	Ded, then 90%	N/A
Brand, Non-Formulary	50	35	Ded, then 90%	N/A
RX Plan: Mail Generic	20	20	Ded, then 90%	N/A
Brand, Formulary	60	40	Ded, then 90%	N/A
Brand, Non-Formulary	100	70	Ded, then 90%	N/A

FY 2019 Maryland County Government Health Benefits Survey

Garrett

Person Responding: DaVina Griffith

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
	94		110 FAMILY + 5 PARENT & CHILDREN = 115	77 EMPLOYEE & SPOUSE + 17 PARENT & 1 CHILD = 94	138
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?	Yes. Eff. January 1, 2018 premium rates will increase \$600 emp / \$300 spouse. Unless completion of both a Bio-metric Screening & CHRA for active emp, covered spouses and retirees.				
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 = \$31.24 Individual; \$79.94 Non-Individual). Specific Deductible - \$275,000. 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 moved over 65 retirees to HRA. Subsidy for individual plans on Medicare Exchange. July 1, 2018 new hired employees will not be offered post-retirement healthcare benefits.				

FY 2019 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		20 PCP/30 SPEC	20% AFTR MEDICARE	20 PCP/30 SPEC
ER Copay	PLAN NO LONGER OFFERED	150	PLAN NO LONGER OFFERED	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		35		15	20% OF RX COST	25
Brand, Non-Formulary		65		35	20% OF RX COST	55
RX Plan: Mail Generic						
Brand, Formulary						
Brand, Non-Formulary						
		2 COPAYS FOR 90 DAY SUPPLY			\$20 COPAY/90 DAY	2 COPAY/90 DAY

FY 2019 Maryland County Government Health Benefits Survey

Harford

County: Harford County Government

Person Responding: Beth A. Griffith

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
	480	700	412	691
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	141	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 2019 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

FY 2019 Maryland County Government Health Benefits Survey	
Howard	
County: Howard County	
Person Responding: Randy Zamzow	

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
	897	879	625	785
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	428	\$900/year	N
Health Care Reform	Are plans grandfathered in?	Intend to grandfather longterm?	Participate in Early Retiree Ins Prog	
	Y	Y	Yes, but ERRP has expired	
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. \$600,000 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 2019 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	20		-	
Brand, Formulary		50	-	
Brand, Non-Formulary		90	-	

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
	122	51	37	30
Which of the following do you offer?	Life Insurance	Legal Services	Flexible Spending Accounts	Long-term Disability Income Insurance
	with pension			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., 70K specific, 70K 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 2019 Maryland County Government Health Benefits Survey

Maryland National Capital Park and Planning Commission

County: Montgomery and Prince George's County Maryland

Person Responding: Cynthia Henderson

Title: Principal Benefits Specialist

Phone: 301-454-1685

Email: cynthia.henderson@mncppc.org

Fax: 301-454-1687

	Active Employee and Pre-65 Retiree			Medicare Retirees		
	UnitedHealthcare POS	UnitedHealthcare EPO	Kaiser Permanente HMO	*UnitedHealthcare Medicare Complement	UnitedHealthcare EPO	Kaiser Medicare Comp
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	25	Supplement to Medicare	25	50
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	1,100	Supplement to Medicare	1,100	3,400
In-Network	600	1,100	1,100	Supplement to Medicare	1,100	3,400
Out-of-Network	600	N/A	N/A	Supplement to Medicare	N/A	N/A
Out of Pocket Max. (Family)	1,800	3,600	3,600	Supplement to Medicare	3,600	N/A
In-Network	1,800	3,600	3,600	Supplement to Medicare	3,600	N/A
Out-of-Network	1,800	N/A	N/A	Supplement to Medicare	N/A	N/A
Rx Plan: Retail Generic	8	8	7	8	8	10
Brand, Formulary	16	16	15	16	16	10
Brand, Non-Formulary	25	25	30	25	25	10
RX Plan: Mail Generic	16	16	14	16	16	5
Brand, Formulary	32	32	30	32	32	5
Brand, Non-Formulary	40	40	60	40	40	5

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
	751	704	429	1120
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	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?	400k			
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 utilization management programs under Rx plans.			

FY 2019 Maryland County Government Health Benefits Survey

Montgomery

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)					\$50
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)				N/A	N/A
In-Network				N/A	N/A
Out-of-Network				N/A	N/A
Out of Pocket Max. (Family)				N/A	N/A
In-Network	\$1,000 per person plus deductible	\$1,100 per person up to \$3,600 for family	N/A	N/A	N/A
Out-of-Network				N/A	N/A
Rx Plan: Retail Generic	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
RX Plan: Mail Generic	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

FY 2019 Maryland County Government Health Benefits Survey

Montgomery

Person Responding: Karen Bass

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
	2913	3479	1933	5174
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 2019 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 Acces In-Network HMO	Kaiser Perm. HMO	Cigna Op. Acc. Plus PPO	Cigna Open Acces 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.

FY 2019 Maryland County Government Health Benefits Survey

Prince George's

County: Prince George's County Government

Person Responding: Julia D. Sanders

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
	2,192	1,892	1,078	3,430
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	1914	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 implemented 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 2019 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)	-

FY 2019 Maryland County Government Health Benefits Survey				
Queen Anne's				
County: Queen Anne's County				
Person Responding: Beverly Churchill				
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
	136	162	113	195
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	75	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?	Retiree (65+) carrier change as of 1/1/19 to Medicare Supplemental and Part D plans. No change in benefit design.			
What options have been implemented to reduce retiree health care costs?	See above.			

FY 2019 Maryland County Government Health Benefits Survey

Somerset

County: Somerset

Person Responding: Erica Yeager

Title: Human Resources Director

Phone: 410-651-5131

Email: eyeager@somersetmd.us

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	-

FY 2019 Maryland County Government Health Benefits Survey

Somerset

County: Somerset

Person Responding: Erica Yeager

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
	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	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	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 2019 Maryland County Government Health Benefits Survey

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
Preferred Brand	20	20	20	20
Non-preferred Brand	35	35	35	35
RX Plan: Mail				
Generic	20	20	20	20
Preferred Brand	40	40	40	40
Non-preferred Brand	70	70	70	70
Preferred Speciality Drugs	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
Non-preferred Speciality Drugs	50% coinsurance up to a max payment of \$150	50% coinsurance up to a max payment of \$150	50% coinsurance up to a max payment of \$150	50% coinsurance up to a max payment of \$150

FY 2019 Maryland County Government Health Benefits Survey

St. Mary's

County: **St. Mary's County**

Person Responding: **Karen Gates**

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
	193	252	176	264
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			
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 prescription drug copays, added deductible for in-patient hospitalization, added 4th Tier to prescription drug plan, will change drug formulary effective 1/1/17; removed 115% aggregate effective 7/1/17. Effective 7/1/18 - implemented restricted generic substitution program, implemented Maintenance Choice program; added 5th Tier to prescription drug plan.			

FY 2019 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	-
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 - \$15,000 annual maximum for prescripion drugs

FY 2019 Maryland County Government Health Benefits Survey

Talbot

Person Responding: Cynthia Haddaway

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
	102	62	98	43
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	46	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 2019 Maryland County Government Health Benefits Survey

Washington

County: Washington County, Maryland

Person Responding: Debra I. Peyton

Title: Director of HR

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	35	35	-	-
Brand, Non-Formulary	45	45	-	-
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

FY 2019 Maryland County Government Health Benefits Survey

Washington

County: Washington County, Maryland

Person Responding: Debra I. Peyton

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	
	N	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?	SunLife \$175,000 Specific, Non aggregate			
Would your county be interested in adopting a nationally sponsored private health care exchange for retirees?	Maybe			
What options have been implemented to reduce retiree health care costs?	They pay 50% of cost			

FY 2019 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	-

FY 2019 Maryland County Government Health Benefits Survey

Wicomico

County: Wicomico

Person Responding: Michele Ennis

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
	250	149	128	284
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	745	85%emp/75%dep	-
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?	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 2019 Maryland County Government Health Benefits Survey

Worcester

Worcester County Government

Stacey Norton

Human Resources Director

410-632-0090

snorton@co.worcester.md.us

410-632-5614 fax

Notes: 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. New Hires after 10/1/17: the employee can stay on the insurance at the same cost share but the dependents have to pay 100% of the deductible to remain on the insurance. Our plan includes Worcester County Government, Worcester County Board of Education, Commission on Aging, and Soil Conservation members and subscribers for active and 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	-
Specialist Office Co Pay	\$30	-	\$30	-
Urgent Care Center Co Pay	\$20	-	\$20	-
ER Copay	\$200 (waived if admitted)	-	\$200 (waived if admitted)	-
X-ray Co Pay	\$20	-	\$20	-
Coinsurance (In-Network)	NA	-	NA	-
Coinsurance (Out-of-Network)	NA	-	NA	-
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	-
x Plan: 34 day supply Retail Preventative Drugs	\$0	-	\$0	-
Generic Drugs	\$10	-	\$10	-
Preferred Brand Drugs	\$30	-	\$30	-
Non-Preferred Brand Drugs	\$60	-	\$60	-
Speciality Preferred Brand Drugs	\$30	-	\$30	-
Speciality Non-Preferred Brand Drugs	\$60	-	\$60	-
RX Plan: Mail 90 day supply Generic	\$10	-	\$10	-
Preferred Brand Drugs	\$30	-	\$30	-
Non-Preferred Brand Drugs	\$60	-	\$60	-
Speciality Preferred Brand Drugs	\$30	-	\$30	-
Speciality Non-Preferred Brand Drugs	\$60	-	\$60	-
Retail Pharmacy 90 day supply Generic	\$20	-	\$20	-
Preferred Brand Drugs	\$60	-	\$60	-
Non-Preferred Brand Drugs	\$120	-	\$120	-
Speciality Preferred Brand Drugs	\$60	-	\$60	-
Speciality Non-Preferred Brand Drugs	\$120	-	\$120	-

FY 2019 Maryland County Government Health Benefits Survey

Worcester

Worcester County Government

Stacey Norton

Human Resources Director

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		
How many people does your county insure on:	Fully-Insured	Other		
Which of the following do you offer?	Single plans	Family plans	Two-person plans	Retirees
	551	686	EE + Spouse = 308	Medicare Primary 919
			EE + Child = 101	Pre-65 Retirees 381
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?	CareFirst give us \$25,000 in wellness credits to use on 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?	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			