

RETIREES (Full-Time)

FY2026

Medical Coverage Options - Retirees Under 65

		Total Premium	25+ Years	20 Years	15 Years	10 Years
		100%	Retiree Pays	Retiree Pays	Retiree Pays	Retiree Pays
	Level of Coverage		15%	36.25%	57.50%	78.75%
BlueChoice Advantage w/Rx	Retiree	\$1,155.53	\$173.33	\$418.88	\$664.43	\$909.98
	Retiree & Child	\$1,733.37	\$260.01	\$628.35	\$996.69	\$1,365.03
	Retiree & Spouse	\$2,311.05	\$346.66	\$837.76	\$1,328.85	\$1,819.95
	Retiree & Family	\$3,004.44	\$450.67	\$1,089.11	\$1,727.55	\$2,366.00
		Total Premium	25+ Years	20 Years	15 Years	10 Years
BlueChoice HMO Open Access w/Rx	Level of Coverage	100%	15%	36.25%	57.50%	78.75%
	Retiree	\$905.78	\$135.87	\$328.35	\$520.82	\$713.30
	Retiree & Child	\$1,547.14	\$232.07	\$560.84	\$889.61	\$1,218.37
	Retiree & Spouse	\$2,056.62	\$308.49	\$745.52	\$1,182.56	\$1,619.59
	Retiree & Family	\$2,669.62	\$400.44	\$967.74	\$1,535.03	\$2,102.33

Medical Supplement Plan Coverage Options - Retirees 65 & Over (Medicare-Eligible Retirees)

		Total Premium	25+ Years	20 Years	15 Years	10 Years
	Level of Coverage	100%	15%	36.25%	57.50%	78.75%
BlueChoice Advantage w/Rx - 65 & Over	Retiree	\$914.52	\$137.18	\$331.51	\$525.85	\$720.19
BlueChoice Advantage w/Rx - 65 & Over	Retiree's Spouse	\$914.52	\$137.18	\$331.51	\$525.85	\$720.19
		Total Premium	25+ Years	20 Years	15 Years	10 Years
	Level of Coverage	100%	15%	36.25%	57.50%	78.75%
BlueChoice HMO Open Access s/Rx - 65 & Over	Retiree	\$782.63	\$117.39	\$283.70	\$450.01	\$616.32
BlueChoice HMO Open Access s/Rx - 65 & Over	Retiree's Spouse	\$782.63	\$117.39	\$283.70	\$450.01	\$616.32

RPT RETIREES

FY 2026

Medical Coverage Options - Retirees Under 65

		Total Premium	25+ Years	20 Years	15 Years	10 Years
			Retiree Pays	Retiree Pays	Retiree Pays	Retiree Pays
	Level of Coverage		57.50%	68.12%	78.75%	89.37%
BlueChoice Advantage w/Rx	Individual	\$1,155.53	\$664.43	\$787.15	\$909.98	\$1,032.70
	Parent & Child	\$1,733.37	\$996.69	\$1,180.77	\$1,365.03	\$1,549.11
	Husband & Wife	\$2,311.05	\$1,328.85	\$1,574.29	\$1,819.95	\$2,065.39
	Family	\$3,004.44	\$1,727.55	\$2,046.62	\$2,366.00	\$2,685.07
		Total Premium	25+ Years	20 Years	15 Years	10 Years
BlueChoice HMO Open Access w/Rx	Level of Coverage	100%	57.5%	68.12%	78.75%	89.37%
	Individual	\$905.78	\$520.82	\$617.02	\$713.30	\$809.50
	Parent & Child	\$1,547.14	\$889.61	\$1,053.91	\$1,218.37	\$1,382.68
	Husband & Wife	\$2,056.62	\$1,182.56	\$1,400.97	\$1,619.59	\$1,838.00
	Family	\$2,669.62	\$1,535.03	\$1,818.55	\$2,102.33	\$2,385.84

Medical Coverage Options - Retirees 65 & Over (Medicare-Eligible Retirees)

		Total Premium	25+ Years	20 Years	15 Years	10 Years
	Level of Coverage	100%	57.5%	68.12%	78.75%	89.37%
BlueChoice Advantage w/Rx - 65 & Over	Retiree	\$914.52	\$525.85	\$622.97	\$720.19	\$817.31
BlueChoice Advantage w/Rx - 65 & Over	Retiree's Spouse	\$914.52	\$525.85	\$622.97	\$720.19	\$817.31
		Total Premium	25+ Years	20 Years	15 Years	10 Years
	Level of Coverage	100%	57.5%	68.12%	78.75%	89.37%
BlueChoice HMO Open Access s/Rx - 65 & Over	Retiree	\$782.63	\$450.01	\$533.13	\$616.32	\$699.44
Blue Choice HMO Open Access s/Rx - 65 & Over	Retiree's Spouse	\$782.63	\$450.01	\$533.13	\$616.32	\$699.44

St. Mary's County Government
Retiree Health Insurance Premiums
July 1, 2025 to June 30, 2026

FY2026

Retiree Vision Coverage (Full-Time)

		Total Premium	25+ Years	20 Years	15 Years	10 Years
		100%	Retiree Pays	Retiree Pays	Retiree Pays	Retiree Pays
	Level of Coverage		15%	36.25%	57.50%	78.75%
BlueVision Plus	Retiree	\$5.02	\$0.75	\$1.82	\$2.89	\$3.95
	Retiree & Child	\$7.23	\$1.08	\$2.62	\$4.16	\$5.69
	Retiree & Spouse	\$10.08	\$1.51	\$3.65	\$5.80	\$7.94
	Retiree & Family	\$12.40	\$1.86	\$4.50	\$7.13	\$9.77

Retiree Vision Coverage (RPT)

		Total Premium	25+ Years	20 Years	15 Years	10 Years
			Retiree Pays	Retiree Pays	Retiree Pays	Retiree Pays
	Level of Coverage		57.50%	68.12%	78.75%	89.37%
Blue Vision Plus	Individual	\$5.02	\$2.89	\$3.42	\$3.95	\$4.49
	Parent & Child	\$7.23	\$4.16	\$4.92	\$5.69	\$6.46
	Husband & Wife	\$10.08	\$5.80	\$6.87	\$7.94	\$9.01
	Family	\$12.40	\$7.13	\$8.45	\$9.77	\$11.08

Retiree Life Insurance - \$5,000 (Full-Time)

25+ Years	20 Years	15 Years	10 Years
15%	36.25%	57.50%	78.75%
\$0.56	\$1.36	\$2.16	\$2.95

Retiree Life Insurance - \$5,000 (RPT)

25+ Years	20 Years	15 Years	10 Years
57.5%	68.12%	78.75%	89.37%
\$2.16	\$2.55	\$2.95	\$3.35

Dental Coverage Options (Both Full-time and RPT)

	PPO Plan	Trad Plan * only if previously enrolled
Level of Coverage	100%	100%
Retiree	\$28.17	\$35.26
Retiree & Child	\$44.70	\$55.92
Retiree & Spouse	\$61.18	\$76.56
Retiree & Family	\$82.99	\$103.80