

RETIREES (Full-Time)

FY2027

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	\$1,199.44	\$179.92	\$434.80	\$689.68	\$944.56
	Retiree & Child	\$1,799.24	\$269.89	\$652.22	\$1,034.56	\$1,416.90
	Retiree & Spouse	\$2,398.87	\$359.83	\$869.59	\$1,379.35	\$1,889.11
	Retiree & Family	\$3,118.61	\$467.79	\$1,130.50	\$1,793.20	\$2,455.90
		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 w/Rx	Retiree	\$940.20	\$141.03	\$340.82	\$540.61	\$740.41
	Retiree & Child	\$1,605.93	\$240.89	\$582.15	\$923.41	\$1,264.67
	Retiree & Spouse	\$2,134.77	\$320.22	\$773.85	\$1,227.49	\$1,681.13
	Retiree & Family	\$2,771.07	\$415.66	\$1,004.51	\$1,593.36	\$2,182.21

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	\$891.66	\$133.75	\$323.23	\$512.70	\$702.18
BlueChoice Advantage w/Rx - 65 & Over	Retiree's Spouse	\$891.66	\$133.75	\$323.23	\$512.70	\$702.18
		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	\$763.06	\$114.46	\$276.61	\$438.76	\$600.91
BlueChoice HMO Open Access s/Rx - 65 & Over	Retiree's Spouse	\$763.06	\$114.46	\$276.61	\$438.76	\$600.91

RPT RETIREES

FY 2027

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	\$1,199.44	\$689.68	\$817.06	\$944.56	\$1,071.94
	Parent & Child	\$1,799.24	\$1,034.56	\$1,225.64	\$1,416.90	\$1,607.98
	Husband & Wife	\$2,398.87	\$1,379.35	\$1,634.11	\$1,889.11	\$2,143.87
	Family	\$3,118.61	\$1,793.20	\$2,124.40	\$2,455.90	\$2,787.10
		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	\$940.20	\$540.61	\$640.46	\$740.41	\$840.26
	Parent & Child	\$1,605.93	\$923.41	\$1,093.96	\$1,264.67	\$1,435.22
	Husband & Wife	\$2,134.77	\$1,227.49	\$1,454.21	\$1,681.13	\$1,907.85
	Family	\$2,771.07	\$1,593.36	\$1,887.65	\$2,182.21	\$2,476.50

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	\$891.66	\$512.70	\$607.40	\$702.18	\$796.87
BlueChoice Advantage w/Rx - 65 & Over	Retiree's Spouse	\$891.66	\$512.70	\$607.40	\$702.18	\$796.87
		Total Premium	25+ Years	20 Years	15 Years	10 Years
BlueChoice HMO Open Access s/Rx - 65 & Over	Level of Coverage	100%	57.5%	68.12%	78.75%	89.37%
	Retiree	\$763.06	\$438.76	\$519.80	\$600.91	\$681.95
	Retiree's Spouse	\$763.06	\$438.76	\$519.80	\$600.91	\$681.95

St. Mary's County Government
 Retiree Health Insurance Premiums
 July 1, 2026 to June 30, 2027

FY2027

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	\$29.30	\$36.67
Retiree & Child	\$46.49	\$58.16
Retiree & Spouse	\$63.63	\$79.62
Retiree & Family	\$86.31	\$107.95