

State of Maryland
January 1, 2014 to December 31, 2014
Health Insurance Premiums
Employee / Retiree

CareFirst BCBS - PPO		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	47.62	190.47	238.08	95.23	380.93	476.17
Employee/Retiree & 1 CHILD, NO MEDICARE	2	85.71	342.83	428.54	171.42	685.66	857.08
Employee/Retiree & SPOUSE, NO MEDICARE	3	85.71	342.83	428.54	171.42	685.66	857.08
Employee/Retiree +2 OR MORE, NO MEDICARE	4	119.04	476.17	595.22	238.09	952.35	1,190.44
RETIREE ONLY, WITH MEDICARE	5	23.81	95.24	119.06	47.62	190.49	238.11
RETIREE + 1, ONE WITH MEDICARE	6	71.42	285.67	357.08	142.83	571.33	714.17
RETIREE + 1, BOTH WITH MEDICARE	7	47.62	190.47	238.08	95.23	380.93	476.17
RETIREE + 2, ONE WITH MEDICARE	8	109.51	438.04	547.55	219.02	876.08	1,095.10
RETIREE + 2, TWO WITH MEDICARE	9	95.23	380.92	476.15	190.46	761.84	952.30
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	71.42	285.67	357.08	142.83	571.33	714.17
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	119.04	476.17	595.22	238.09	952.35	1,190.44

State of Maryland
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Employee / Retiree

United-HealthCare - PPO		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	46.84	187.37	234.21	93.68	374.73	468.42
Employee/Retiree & 1 CHILD, NO MEDICARE	2	84.32	337.26	421.58	168.63	674.52	843.15
Employee/Retiree & SPOUSE, NO MEDICARE	3	84.32	337.26	421.58	168.63	674.52	843.15
Employee/Retiree +2 OR MORE, NO MEDICARE	4	117.11	468.44	585.54	234.22	936.87	1,171.09
RETIREE ONLY, WITH MEDICARE	5	23.42	93.69	117.12	46.85	187.39	234.23
RETIREE + 1, ONE WITH MEDICARE	6	70.26	281.03	351.29	140.52	562.06	702.58
RETIREE + 1, BOTH WITH MEDICARE	7	46.84	187.37	234.21	93.68	374.73	468.42
RETIREE + 2, ONE WITH MEDICARE	8	107.73	430.92	538.64	215.46	861.83	1,077.29
RETIREE + 2, TWO WITH MEDICARE	9	93.68	374.72	468.40	187.36	749.45	936.81
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	70.26	281.03	351.29	140.52	562.06	702.58
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	117.11	468.44	585.54	234.22	936.87	1,171.09

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AETNA - POS		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	34.05	166.25	200.30	68.10	332.49	400.59
Employee/Retiree, 1 CHILD, NO MEDICARE	2	61.29	299.23	360.52	122.58	598.47	721.05
Employee/Retiree & SPOUSE, NO MEDICARE	3	61.29	299.23	360.52	122.58	598.47	721.05
Employee/Retiree +2 OR MORE, NO MEDICARE	4	85.12	415.59	500.71	170.24	831.18	1,001.42
RETIREE ONLY, WITH MEDICARE	5	17.02	83.10	100.11	34.04	166.19	200.23
RETIREE + 1, ONE WITH MEDICARE	6	51.06	249.31	300.38	102.13	498.62	600.75
RETIREE + 1, BOTH WITH MEDICARE	7	34.05	166.25	200.30	68.10	332.49	400.59
RETIREE + 2, ONE WITH MEDICARE	8	78.31	382.35	460.66	156.62	764.69	921.31
RETIREE + 2, TWO WITH MEDICARE	9	68.09	332.46	400.55	136.19	664.92	801.10
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	51.06	249.31	300.38	102.13	498.62	600.75
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	85.12	415.59	500.71	170.24	831.18	1,001.42

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CareFirst BCBS - POS		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	32.34	157.91	190.25	64.69	315.82	380.50
Employee/Retiree & 1 CHILD, NO MEDICARE	2	58.22	284.24	342.46	116.44	568.48	684.91
Employee/Retiree & SPOUSE, NO MEDICARE	3	58.22	284.24	342.46	116.44	568.48	684.91
Employee/Retiree +2 OR MORE, NO MEDICARE	4	80.86	394.77	475.62	161.71	789.54	951.25
RETIREE ONLY, WITH MEDICARE	5	16.17	78.94	95.11	32.34	157.88	190.22
RETIREE + 1, ONE WITH MEDICARE	6	48.51	236.86	285.38	97.03	473.73	570.75
RETIREE + 1, BOTH WITH MEDICARE	7	32.34	157.91	190.25	64.69	315.82	380.50
RETIREE + 2, ONE WITH MEDICARE	8	74.39	363.18	437.57	148.77	726.36	875.13
RETIREE + 2, TWO WITH MEDICARE	9	64.68	315.80	380.49	129.37	631.61	760.97
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	48.51	236.86	285.38	97.03	473.73	570.75
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	80.86	394.77	475.62	161.71	789.54	951.25

State of Maryland
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Employee / Retiree

United-HealthCare - POS		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	36.90	180.15	217.05	73.80	360.31	434.11
Employee/Retiree & 1 CHILD, NO MEDICARE	2	66.42	324.27	390.68	132.83	648.53	781.36
Employee/Retiree & SPOUSE, NO MEDICARE	3	66.42	324.27	390.68	132.83	648.53	781.36
Employee/Retiree +2 OR MORE, NO MEDICARE	4	92.25	450.39	542.64	184.50	900.79	1,085.29
RETIREE ONLY, WITH MEDICARE	5	18.45	90.07	108.51	36.89	180.13	217.03
RETIREE + 1, ONE WITH MEDICARE	6	55.35	270.22	325.57	110.69	540.44	651.14
RETIREE + 1, BOTH WITH MEDICARE	7	36.90	180.15	217.05	73.80	360.31	434.11
RETIREE + 2, ONE WITH MEDICARE	8	84.86	414.34	499.21	169.73	828.68	998.41
RETIREE + 2, TWO WITH MEDICARE	9	73.80	360.30	434.09	147.59	720.59	868.18
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	55.35	270.22	325.57	110.69	540.44	651.14
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	92.25	450.39	542.64	184.50	900.79	1,085.29

State of Maryland
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Employee / Retiree

CareFirst BCBS - EPO		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	31.78	180.09	211.88	63.56	360.19	423.75
Employee/Retiree & 1 CHILD, NO MEDICARE	2	66.70	377.94	444.63	133.39	755.88	889.27
Employee/Retiree & SPOUSE, NO MEDICARE	3	66.70	377.94	444.63	133.39	755.88	889.27
Employee/Retiree +2 OR MORE, NO MEDICARE	4	82.63	468.22	550.84	165.25	936.43	1,101.69
RETIREE ONLY, WITH MEDICARE	5	15.67	88.77	104.44	31.33	177.55	208.88
RETIREE + 1, ONE WITH MEDICARE	6	47.19	267.41	314.60	94.38	534.82	629.20
RETIREE + 1, BOTH WITH MEDICARE	7	34.42	195.07	229.49	68.85	390.14	458.98
RETIREE + 2, ONE WITH MEDICARE	8	78.72	446.06	524.78	157.43	892.12	1,049.55
RETIREE + 2, TWO WITH MEDICARE	9	50.20	284.49	334.70	100.41	568.99	669.40
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	43.06	244.01	287.07	86.12	488.03	574.15
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	78.34	443.94	522.28	156.68	887.87	1,044.56

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AETNA - EPO		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	27.88	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	94.83	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	61.35	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	1,041.19

State of Maryland
January 1, 2014 to December 31, 2014
Health Insurance Premiums
Employee / Retiree

United-HealthCare - EPO		Bi-Weekly			Monthly		
		EE	State	Total	EE/Ret	State	Total
Employee/Retiree ONLY, NO MEDICARE	1	31.97	181.18	213.15	63.94	362.35	426.30
Employee/Retiree & 1 CHILD, NO MEDICARE	2	66.49	376.80	443.29	132.99	753.59	886.58
Employee/Retiree & SPOUSE, NO MEDICARE	3	66.49	376.80	443.29	132.99	753.59	886.58
Employee/Retiree +2 OR MORE, NO MEDICARE	4	79.28	449.28	528.56	158.57	898.56	1,057.12
RETIREE ONLY, WITH MEDICARE	5	21.11	119.65	140.77	42.23	239.30	281.53
RETIREE + 1, ONE WITH MEDICARE	6	53.08	300.81	353.89	106.17	601.61	707.78
RETIREE + 1, BOTH WITH MEDICARE	7	42.22	239.27	281.50	84.45	478.55	563.00
RETIREE + 2, ONE WITH MEDICARE	8	79.28	449.28	528.56	158.57	898.56	1,057.12
RETIREE + 2, TWO WITH MEDICARE	9	72.49	410.77	483.26	144.98	821.55	966.53
RETIREE + 2 OR MORE, ALL WITH MEDICARE	10	63.34	358.91	422.25	126.67	717.82	844.50
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	11	79.28	449.28	528.56	158.57	898.56	1,057.12

Maryland State Employee Benefits Program
Prescription Drugs
January 1, 2014 to December 31, 2014

Employee Rates

Level of Coverage	Bi- Weekly Employee	Bi- Weekly State Subsidy	Bi- Weekly Total
Employee / Retiree Only	\$20.07	\$80.26	\$100.33
Employee / Retiree + 1 Child	\$26.67	\$106.67	\$133.34
Employee / Retiree + Spouse	\$33.30	\$133.21	\$166.51
Employee / Retiree + 2 or More	\$40.13	\$160.52	\$200.65

Level of Coverage	Monthly Employee	Monthly State Subsidy	Monthly Total
Employee / Retiree Only	\$40.13	\$160.52	\$200.65
Employee / Retiree + 1 Child	\$53.34	\$213.34	\$266.68
Employee / Retiree + Spouse	\$66.60	\$266.42	\$333.02
Employee / Retiree + 2 or More	\$80.26	\$321.05	\$401.31

Retiree (without Medicare) Rates

Level of Coverage	Bi Weekly Retiree	Bi Weekly Retiree Subsidy	Bi Weekly Retiree Total
Employee / Retiree Only	\$24.77	\$74.32	\$99.09
Employee / Retiree + 1 Child	\$32.93	\$98.78	\$131.70
Employee / Retiree + Spouse	\$41.12	\$123.35	\$164.47
Employee / Retiree + 2 or More	\$49.55	\$148.65	\$198.20

Level of Coverage	Monthly Retiree	Monthly Retiree Subsidy	Monthly Retiree Total
Employee / Retiree Only	\$49.55	\$148.64	\$198.19
Employee / Retiree + 1 Child	\$65.85	\$197.55	\$263.40
Employee / Retiree + Spouse	\$82.24	\$246.71	\$328.94
Employee / Retiree + 2 or More	\$99.10	\$297.30	\$396.40

Retiree (with Medicare) Rates

Level of Coverage	Bi Weekly Retiree	Bi Weekly Retiree Subsidy	Bi Weekly Retiree Total
	RETIREE ONLY, WITH MEDICARE	17.83	53.48
RETIREE + 1, RETIREE WITH MEDICARE	31.33	93.99	125.32
RETIREE + 1, DEPENDENT WITH MEDICARE	32.62	97.85	130.46
RETIREE + 1, BOTH WITH MEDICARE	29.55	88.65	118.20
RETIREE + 2, RETIREE WITH MEDICARE	42.60	127.80	170.40
RETIREE + 2, DEPENDENT WITH MEDICARE	42.60	127.80	170.40
RETIREE + 2, RETIREE & 1 WITH MEDICARE	36.35	109.04	145.38
RETIREE + 2, TWO WITH MEDICARE	36.35	109.04	145.38
RETIREE + 2 OR MORE, ALL WITH MEDICARE	35.65	106.95	142.60
RETIREE + 3 OR MORE; RETIREE WITH MEDICARE	42.60	127.80	170.40
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	38.43	115.29	153.72

Level of Coverage	Monthly Retiree	Monthly Retiree Subsidy	Monthly Retiree Total
	RETIREE ONLY, WITH MEDICARE	35.65	106.95
RETIREE + 1, RETIREE WITH MEDICARE	62.66	187.98	250.64
RETIREE + 1, DEPENDENT WITH MEDICARE	65.23	195.69	260.92
RETIREE + 1, BOTH WITH MEDICARE	59.10	177.29	236.39
RETIREE + 2, RETIREE WITH MEDICARE	85.20	255.59	340.79
RETIREE + 2, DEPENDENT WITH MEDICARE	85.20	255.59	340.79
RETIREE + 2, RETIREE & 1 WITH MEDICARE	72.69	218.07	290.76
RETIREE + 2, TWO WITH MEDICARE	72.69	218.07	290.76
RETIREE + 2 OR MORE, ALL WITH MEDICARE	71.30	213.90	285.20
RETIREE + 3 OR MORE; RETIREE WITH MEDICARE	85.20	255.59	340.79
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE	76.86	230.58	307.44

**Maryland State Employee Benefits Program
Dental Plans
January 1, 2014 to December 31, 2014**

United Concordia (DHMO)			
Level of Coverage	Employee/Retiree Deduction	State Subsidy	Total
Employee / Retiree Only	\$3.83	\$3.83	\$7.65
Employee / Retiree + 1 Child	\$6.67	\$6.67	\$13.34
Employee / Retiree + Spouse	\$7.67	\$7.67	\$15.33
Employee / Retiree + 2 or More	\$10.77	\$10.77	\$21.54

Level of Coverage	Employee/Retiree Deduction	State Subsidy	Total
Employee / Retiree Only	\$7.65	\$7.65	\$15.31
Employee / Retiree + 1 Child	\$13.34	\$13.34	\$26.68
Employee / Retiree + Spouse	\$15.33	\$15.33	\$30.66
Employee / Retiree + 2 or More	\$21.54	\$21.54	\$43.07

United Concordia (DPPO)			
Level of Coverage	Employee/Retiree 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	\$11.64	\$23.27
Employee / Retiree + 2 or More	\$21.80	\$21.80	\$43.60

Level of Coverage	Employee/Retiree 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

Life Insurance
January 1, 2014 to December 31, 2014

Age of Employee/Retiree	Bi-Weekly Employee/Retiree Rate (per \$1,000)	Monthly Employee/Retiree Rate (per \$1,000)	Age of Spouse	Bi-Weekly Spouse Rate (per \$1,000)	Monthly Spouse Rate (per \$1,000)
Under 30	\$0.017	\$0.034	Under 30	\$0.051	\$0.102
30-34	\$0.021	\$0.041	30-34	\$0.055	\$0.110
35-39	\$0.027	\$0.054	35-39	\$0.069	\$0.138
40-44	\$0.043	\$0.085	40-44	\$0.101	\$0.202
45-49	\$0.069	\$0.137	45-49	\$0.156	\$0.312
50-54	\$0.108	\$0.216	50-54	\$0.232	\$0.464
55-59	\$0.196	\$0.392	55-59	\$0.361	\$0.722
60-64	\$0.277	\$0.553	60-64	\$0.553	\$1.106
65-69	\$0.413	\$0.826	65-69	\$0.804	\$1.608
70-74	\$0.740	\$1.480	70-74	\$1.264	\$2.528
75-79	\$1.030	\$2.060	75-79	\$1.264	\$2.528
80 and over	\$1.030	\$2.060	80 and over	\$1.264	\$2.528

Dependent Child Coverage is \$0.156 per \$1,000 per month; \$0.078 per \$1,000 per biweekly pay period.

AD&D Insurance
January 1, 2014 to December 31, 2014

Plan Coverage Level	Employee Only Bi-Weekly	Employee + Family Bi-Weekly	Employee Only Monthly	Employee + Family 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