

# State of Maryland

## FY 2012 Health Insurance Premiums

### Employee / Retiree

CareFirst BCBS - PPO			Bi-Weekly			Monthly		
			EE	State	Total	EE/Ret	State	Total
	ESRD							
Employee/Retiree ONLY, NO MEDICARE		1	44.87	179.47	224.34	89.74	358.94	448.68
Employee/Retiree & 1 CHILD, NO MEDICARE		2	80.76	323.05	403.81	161.52	646.09	807.61
Employee/Retiree & SPOUSE, NO MEDICARE		3	80.76	323.05	403.81	161.52	646.09	807.61
Employee/Retiree +2 OR MORE, NO MEDICARE		4	112.18	448.70	560.87	224.35	897.39	1,121.74
RETIREE ONLY, WITH MEDICARE		5	22.44	89.75	112.19	44.87	179.50	224.37
RETIREE + 1, ONE WITH MEDICARE		6	67.30	269.18	336.48	134.59	538.36	672.95
RETIREE + 1, BOTH WITH MEDICARE		7	44.87	179.47	224.34	89.74	358.94	448.68
RETIREE + 2, ONE WITH MEDICARE		8	103.19	412.76	515.95	206.38	825.52	1,031.90
RETIREE + 2, TWO WITH MEDICARE		9	89.74	358.94	448.67	179.47	717.87	897.34
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10	67.30	269.18	336.48	134.59	538.36	672.95
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11	112.18	448.70	560.87	224.35	897.39	1,121.74

EE/Ret= Employee/ Retiree

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<b>United-HealthCare - PPO</b>			<b>Bi-Weekly</b>			<b>Monthly</b>		
			<b>EE</b>	<b>State</b>	<b>Total</b>	<b>EE/Ret</b>	<b>State</b>	<b>Total</b>
	ESRD							
Employee/Retiree ONLY, NO MEDICARE		1	41.27	165.06	206.33	82.53	330.12	412.65
Employee/Retiree & 1 CHILD, NO MEDICARE		2	74.28	297.11	371.39	148.56	594.22	742.78
Employee/Retiree & SPOUSE, NO MEDICARE		3	74.28	297.11	371.39	148.56	594.22	742.78
Employee/Retiree +2 OR MORE, NO MEDICARE		4	103.17	412.68	515.85	206.34	825.35	1,031.69
RETIREE ONLY, WITH MEDICARE		5	20.64	82.54	103.18	41.27	165.08	206.35
RETIREE + 1, ONE WITH MEDICARE		6	61.90	247.58	309.47	123.79	495.15	618.94
RETIREE + 1, BOTH WITH MEDICARE		7	41.27	165.06	206.33	82.53	330.12	412.65
RETIREE + 2, ONE WITH MEDICARE		8	94.91	379.62	474.53	189.81	759.24	949.05
RETIREE + 2, TWO WITH MEDICARE		9	82.53	330.12	412.65	165.06	660.23	825.29
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10	61.90	247.58	309.47	123.79	495.15	618.94
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11	103.17	412.68	515.85	206.34	825.35	1,031.69

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<b>AETNA - POS</b>			<b>Bi-Weekly</b>			<b>Monthly</b>		
			<b>EE</b>	<b>State</b>	<b>Total</b>	<b>EE/Ret</b>	<b>State</b>	<b>Total</b>
	ESRD							
Employee/Retiree ONLY, NO MEDICARE		1	32.26	157.52	189.78	64.52	315.03	379.55
Employee/Retiree, 1 CHILD, NO MEDICARE		2	58.07	283.52	341.59	116.14	567.03	683.17
Employee/Retiree & SPOUSE, NO MEDICARE		3	58.07	283.52	341.59	116.14	567.03	683.17
Employee/Retiree +2 OR MORE, NO MEDICARE		4	80.65	393.76	474.41	161.30	787.52	948.82
RETIREE ONLY, WITH MEDICARE		5	16.13	78.73	94.86	32.25	157.46	189.71
RETIREE + 1, ONE WITH MEDICARE		6	48.38	236.22	284.60	96.76	472.43	569.19
RETIREE + 1, BOTH WITH MEDICARE		7	32.26	157.52	189.78	64.52	315.03	379.55
RETIREE + 2, ONE WITH MEDICARE		8	74.20	362.26	436.46	148.40	724.52	872.92
RETIREE + 2, TWO WITH MEDICARE		9	64.52	315.00	379.51	129.03	629.99	759.02
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10	48.38	236.22	284.60	96.76	472.43	569.19
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11	80.65	393.76	474.41	161.30	787.52	948.82

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			<b>EE</b>	<b>State</b>	<b>Total</b>	<b>EE/Ret</b>	<b>State</b>	<b>Total</b>
	ESRD							
Employee/Retiree ONLY, NO MEDICARE		1	30.93	151.02	181.95	61.86	302.04	363.90
Employee/Retiree & 1 CHILD, NO MEDICARE		2	55.68	271.84	327.52	111.36	543.67	655.03
Employee/Retiree & SPOUSE, NO MEDICARE		3	55.68	271.84	327.52	111.36	543.67	655.03
Employee/Retiree +2 OR MORE, NO MEDICARE		4	77.33	377.55	454.88	154.66	755.09	909.75
RETIREE ONLY, WITH MEDICARE		5	15.47	75.50	90.96	30.93	150.99	181.92
RETIREE + 1, ONE WITH MEDICARE		6	46.40	226.53	272.93	92.79	453.06	545.85
RETIREE + 1, BOTH WITH MEDICARE		7	30.93	151.02	181.95	61.86	302.04	363.90
RETIREE + 2, ONE WITH MEDICARE		8	71.14	347.34	418.48	142.28	694.67	836.95
RETIREE + 2, TWO WITH MEDICARE		9	61.86	302.03	363.89	123.72	604.05	727.77
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10	46.40	226.53	272.93	92.79	453.06	545.85
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11	77.33	377.55	454.88	154.66	755.09	909.75

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<b>United-HealthCare - POS</b>			<b>Bi-Weekly</b>			<b>Monthly</b>		
			<b>EE</b>	<b>State</b>	<b>Total</b>	<b>EE/Ret</b>	<b>State</b>	<b>Total</b>
	ESRD							
Employee/Retiree ONLY, NO MEDICARE		1	31.81	155.29	187.09	63.61	310.57	374.18
Employee/Retiree & 1 CHILD, NO MEDICARE		2	57.25	279.51	336.75	114.49	559.01	673.50
Employee/Retiree & SPOUSE, NO MEDICARE		3	57.25	279.51	336.75	114.49	559.01	673.50
Employee/Retiree +2 OR MORE, NO MEDICARE		4	79.52	388.22	467.74	159.03	776.44	935.47
RETIREE ONLY, WITH MEDICARE		5	15.90	77.64	93.54	31.80	155.27	187.07
RETIREE + 1, ONE WITH MEDICARE		6	47.71	232.92	280.63	95.41	465.84	561.25
RETIREE + 1, BOTH WITH MEDICARE		7	31.81	155.29	187.09	63.61	310.57	374.18
RETIREE + 2, ONE WITH MEDICARE		8	73.15	357.14	430.29	146.30	714.28	860.58
RETIREE + 2, TWO WITH MEDICARE		9	63.61	310.56	374.17	127.22	621.11	748.33
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10	47.71	232.92	280.63	95.41	465.84	561.25
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11	79.52	388.22	467.74	159.03	776.44	935.47

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			<b>EE</b>	<b>State</b>	<b>Total</b>	<b>EE/Ret</b>	<b>State</b>	<b>Total</b>
	ESRD							
Employee/Retiree ONLY, NO MEDICARE		1	26.32	149.13	175.45	52.63	298.26	350.89
Employee/Retiree & 1 CHILD, NO MEDICARE		2	55.23	312.96	368.19	110.46	625.91	736.37
Employee/Retiree & SPOUSE, NO MEDICARE		3	55.23	312.96	368.19	110.46	625.91	736.37
Employee/Retiree +2 OR MORE, NO MEDICARE		4	68.42	387.72	456.14	136.84	775.43	912.27
RETIREE ONLY, WITH MEDICARE		5	12.98	73.51	86.49	25.95	147.02	172.97
RETIREE + 1, ONE WITH MEDICARE		6	39.08	221.44	260.51	78.15	442.87	521.02
RETIREE + 1, BOTH WITH MEDICARE		7	28.51	161.53	190.04	57.01	323.06	380.07
RETIREE + 2, ONE WITH MEDICARE		8	65.18	369.37	434.55	130.36	738.74	869.10
RETIREE + 2, TWO WITH MEDICARE		9	41.58	235.58	277.16	83.15	471.16	554.31
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10	35.66	202.06	237.72	71.31	404.12	475.43
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11	64.87	367.61	432.48	129.74	735.22	864.96

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			<b>EE</b>	<b>State</b>	<b>Total</b>	<b>EE/Ret</b>	<b>State</b>	<b>Total</b>
	ESRD							
Employee/Retiree ONLY, NO MEDICARE		1	27.48	155.73	183.21	54.96	311.46	366.42
Employee/Retiree & 1 CHILD, NO MEDICARE		2	54.96	311.46	366.42	109.92	622.91	732.83
Employee/Retiree & SPOUSE, NO MEDICARE		3	54.96	311.46	366.42	109.92	622.91	732.83
Employee/Retiree +2 OR MORE, NO MEDICARE		4	68.84	390.06	458.89	137.67	780.11	917.78
RETIREE ONLY, WITH MEDICARE		5	16.50	93.47	109.96	32.99	186.93	219.92
RETIREE + 1, ONE WITH MEDICARE		6	43.98	249.20	293.17	87.95	498.39	586.34
RETIREE + 1, BOTH WITH MEDICARE		7	32.99	186.93	219.92	65.97	373.86	439.83
RETIREE + 2, ONE WITH MEDICARE		8	71.46	404.92	476.38	142.91	809.84	952.75
RETIREE + 2, TWO WITH MEDICARE		9	60.47	342.66	403.13	120.94	685.32	806.26
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10	49.48	280.40	329.88	98.96	560.79	659.75
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11	76.97	436.13	513.09	153.93	872.25	1,026.18

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	ESRD							
Employee/Retiree ONLY, NO MEDICARE		1	27.13	153.70	183.82	54.25	307.39	361.64
Employee/Retiree & 1 CHILD, NO MEDICARE		2	56.41	319.65	376.06	112.82	639.29	752.11
Employee/Retiree & SPOUSE, NO MEDICARE		3	56.41	319.65	376.06	112.82	639.29	752.11
Employee/Retiree +2 OR MORE, NO MEDICARE		4	67.26	381.14	448.40	134.52	762.27	896.79
RETIREE ONLY, WITH MEDICARE		5	17.91	101.51	119.42	35.82	203.01	238.83
RETIREE + 1, ONE WITH MEDICARE		6	45.03	255.19	300.22	90.06	510.37	600.43
RETIREE + 1, BOTH WITH MEDICARE		7	35.82	202.99	238.81	71.64	405.97	477.61
RETIREE + 2, ONE WITH MEDICARE		8	67.26	381.14	448.40	134.52	762.27	896.79
RETIREE + 2, TWO WITH MEDICARE		9	61.49	348.47	409.97	122.99	696.94	819.93
RETIREE + 2 OR MORE, ALL WITH MEDICARE		10	53.73	304.48	358.21	107.46	608.95	716.41
RETIREE + 3 OR MORE; ONE, TWO OR THREE WITH MEDICARE		11	67.26	381.14	448.40	134.52	762.27	896.79

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