



Health Benefits

Together, we are working toward a **healthier community.**

State of Maryland Department of
Budget & Management

DIRECT PAY ENROLLEES Effective 01/01/2026 thru 12/31/2026 Monthly Rates

IMPORTANT:
COBRA ENROLLEES NEED TO ADD
2% FOR ADMINISTRATIVE FEE.

PPO HEALTH PLANS		
Plan Type	CareFirst BC/BS	UnitedHealthcare
Individual	\$680.20	\$669.06
Individual + one eligible dependent	\$1,224.26	\$1,204.34
Individual + two or more eligible dependents	\$1,700.44	\$1,672.78

EPO HEALTH PLANS			IHM HEALTH PLAN
Plan Type	CareFirst BC/BS	UnitedHealthcare	Kaiser Permanente
Individual	\$605.26	\$608.94	\$604.84
Individual + one eligible dependent	\$1,270.24	\$1,266.38	\$1,269.38
Individual + two or more eligible dependents	\$1,573.66	\$1,510.00	\$1,572.58

PRESCRIPTION DRUG	
Plan Type	MedImpact
Employee Only	\$346.46
Employee & Child	\$460.42
Employee & Spouse	\$574.98
Employee & Family	\$692.92

DENTAL		
Plan Type	Delta Dental	United Concordia
	DHMO	DPP0
Employee Only	\$18.24	\$31.48
Employee & Child	\$36.56	\$60.08
Employee & Spouse	\$31.84	\$62.90
Employee & Family	\$51.32	\$117.80

ACCIDENTAL DEATH & DISMEMBERMENT		
Amount	Individual Only	Family
\$100,000	\$1.20	\$2.30
\$200,000	\$2.40	\$4.60
\$300,000	\$3.60	\$6.90

TERM LIFE INSURANCE PREMIUM RATES			
Age of Employee/ Retiree	Employee Retiree Rates (per \$1,000)	Age of Spouse	Spouse Rates (per \$1,000)
Under 30	\$0.03	Under 30	\$0.09
30 to 34	\$0.04	30 to 34	\$0.10
35 to 39	\$0.05	35 to 39	\$0.12
40 to 44	\$0.08	40 to 44	\$0.18
45 to 49	\$0.13	45 to 49	\$0.28
50 to 54	\$0.20	50 to 54	\$0.42
55 to 59	\$0.37	55 to 59	\$0.65
60 to 64	\$0.52	60 to 64	\$1.00
65 to 69	\$0.77	65 to 69	\$1.45
70 to 74	\$1.38	70 to 74	\$2.28
75 to 79	\$2.06	75 to 79	\$2.28
80 and older	\$2.06	80 and older	\$2.28

Dependent Child Coverage is \$0.14 per \$1,000 per month.

ENROLLMENT FORMS CAN BE FOUND ON OUR WEBSITE AT: www.dbm.maryland.gov/benefits