



Health Benefits

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

MONTHLY ORP RATES FOR DEFERRED** AND DIRECT* RETIREMENT WITH AT LEAST 16 TO 25+ YEARS FOR JANUARY 1, 2026 THRU DECEMBER 31, 2026

<i>For a Direct Retirement with at least five but less than 16 years (partial retiree subsidy, but no dependent subsidy), call the Employee Benefits Division for estimated premiums.</i>	CAREFIRST BCBS PPO			CAREFIRST BCBS EPO		
	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years
	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy
Retiree Only - No Medicare	\$680.20	\$136.04	\$136.04	\$605.26	\$90.78	\$90.78
Retiree & Child - No Medicare	\$1,224.26	\$680.10	\$244.84	\$1,270.24	\$755.76	\$190.54
Retiree & Spouse - No Medicare	\$1,224.26	\$680.10	\$244.84	\$1,270.24	\$755.76	\$190.54
Retiree & 2 or More - No Medicare	\$1,700.44	\$1,156.28	\$340.08	\$1,573.66	\$1,059.18	\$236.04
Retiree Only - with Medicare	\$340.14	\$68.02	\$68.02	\$298.40	\$44.76	\$44.76
Retiree + 1 - Retiree with Medicare	\$1,020.16	\$748.04	\$204.02	\$898.76	\$645.12	\$134.82
Retiree + 1 - Dependent with Medicare	\$1,020.16	\$476.00	\$204.02	\$898.76	\$384.28	\$134.82
Retiree + 1 - Both with Medicare	\$680.20	\$408.08	\$136.04	\$655.62	\$401.98	\$98.34
Retiree + 2 - Retiree with Medicare	\$1,564.22	\$1,292.10	\$312.84	\$1,499.18	\$1,245.54	\$224.88
Retiree + 2 - 1 Dependent with Medicare	\$1,564.22	\$1,020.06	\$312.84	\$1,499.18	\$984.70	\$224.88
Retiree + 2 - 2 with Medicare (Retiree & Dependent)	\$1,360.32	\$1,088.20	\$272.06	\$956.20	\$702.56	\$143.42
Retiree + 2 - 2 Dependents with Medicare	\$1,360.32	\$816.16	\$272.06	\$956.20	\$441.72	\$143.42
Retiree + 2 or more - All with Medicare	\$1,020.16	\$748.04	\$204.02	\$820.08	\$566.44	\$123.00
Retiree + 3 or more - at least 1 with Medicare (Retiree)	\$1,700.44	\$1,428.32	\$340.08	\$1,573.66	\$1,320.02	\$236.04
Retiree + 3 or more - at least 1 with Medicare (excl Retiree)	\$1,700.44	\$1,156.28	\$340.08	\$1,573.66	\$1,059.18	\$236.04
Retiree Only Subsidy - No Medicare	\$544.16			\$514.48		
Retiree Only Subsidy - with Medicare	\$272.12			\$253.64		

***Direct Retirement** - Receiving a Periodic Distribution from a Maryland ORP account that begins directly upon ending service with a Maryland State institution of higher education.

****Deferred Retirement** - Receiving a Periodic Distribution from a Maryland ORP account that does not begin directly upon ending service with a Maryland State institution of higher education.

*****Retirees and/or Dependents eligible for Medicare are not eligible to enroll in the Kaiser medical plan.**

Retiree health benefits cannot begin until the month in which you receive your first periodic distribution. The first periodic distribution must begin within 60 days of your retirement.

If periodic distribution payments from a Maryland ORP vendor end, you will no longer be eligible for participation in the Program.

<i>For a Direct Retirement with at least five but less than 16 years (partial retiree subsidy, but no dependent subsidy), call the Employee Benefits Division for estimated premiums.</i>	UNITEDHEALTHCARE PPO			UNITEDHEALTHCARE EPO		
	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years
	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy
Retiree Only - No Medicare	\$669.06	\$133.80	\$133.80	\$608.94	\$91.34	\$91.34
Retiree & Child - No Medicare	\$1,204.34	\$669.08	\$240.86	\$1,266.38	\$748.78	\$189.94
Retiree & Spouse - No Medicare	\$1,204.34	\$669.08	\$240.86	\$1,266.38	\$748.78	\$189.94
Retiree & 2 or More - No Medicare	\$1,672.78	\$1,137.52	\$334.56	\$1,510.00	\$992.40	\$226.50
Retiree Only - with Medicare	\$334.54	\$66.90	\$66.90	\$402.14	\$60.32	\$60.32
Retiree + 1 - Retiree with Medicare	\$1,003.56	\$735.92	\$200.70	\$1,010.98	\$669.16	\$151.64
Retiree + 1 - Dependent with Medicare	\$1,003.56	\$468.30	\$200.70	\$1,010.98	\$493.38	\$151.64
Retiree + 1 - Both with Medicare	\$669.06	\$401.42	\$133.80	\$804.22	\$462.40	\$120.64
Retiree + 2 - Retiree with Medicare	\$1,538.84	\$1,271.20	\$307.76	\$1,510.00	\$1,168.18	\$226.50
Retiree + 2 - 1 Dependent with Medicare	\$1,538.84	\$1,003.58	\$307.76	\$1,510.00	\$992.40	\$226.50
Retiree + 2 - 2 with Medicare (Retiree & Dependent)	\$1,338.12	\$1,070.48	\$267.62	\$1,380.60	\$1,038.78	\$207.08
Retiree + 2 - 2 Dependents with Medicare	\$1,338.12	\$802.86	\$267.62	\$1,380.60	\$863.00	\$207.08
Retiree + 2 or more - All with Medicare	\$1,003.56	\$735.92	\$200.70	\$1,206.28	\$864.46	\$180.94
Retiree + 3 or more - at least 1 with Medicare (Retiree)	\$1,672.78	\$1,405.14	\$334.56	\$1,510.00	\$1,168.18	\$226.50
Retiree + 3 or more - at least 1 with Medicare (excl Retiree)	\$1,672.78	\$1,137.52	\$334.56	\$1,510.00	\$992.40	\$226.50
Retiree Only Subsidy - No Medicare	\$535.26			\$517.60		
Retiree Only Subsidy - with Medicare	\$267.64			\$341.82		

KAISER PERMANENTE***			
<i>For a Direct Retirement with at least five but less than 16 years (partial retiree subsidy, but no dependent subsidy), call the Employee Benefits Division for estimated premiums.</i>	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years
	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy
Retiree Only - No Medicare	\$604.84	\$90.72	\$90.72
Retiree & Child - No Medicare	\$1,269.38	\$755.26	\$190.40
Retiree & Spouse - No Medicare	\$1,269.38	\$755.26	\$190.40
Retiree & 2 or More - No Medicare	\$1,572.58	\$1,058.46	\$235.88
Retiree Only Subsidy - No Medicare	\$514.12		

***Direct Retirement** - Receiving a Periodic Distribution from a Maryland ORP account that begins directly upon ending service with a Maryland State institution of higher education.

****Deferred Retirement** - Receiving a Periodic Distribution from a Maryland ORP account that does not begin directly upon ending service with a Maryland State institution of higher education.

*****Retirees and/or Dependents eligible for Medicare are not eligible to enroll in the Kaiser medical plan.**

Retiree health benefits cannot begin until the month in which you receive your first periodic distribution. The first periodic distribution must begin within 60 days of your retirement.

If periodic distribution payments from a Maryland ORP vendor end, you will no longer be eligible for participation in the Program.

<i>For a Direct Retirement with at least five but less than 16 years (partial retiree subsidy, but no dependent subsidy), call the Employee Benefits Division for estimated premiums.</i>	DELTA DENTAL DHMO			UNITED CONCORDIA DPPO		
	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years
	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy
Retiree Only - No Medicare	\$18.24	\$9.12	\$9.12	\$31.48	\$15.74	\$15.74
Retiree & Child - No Medicare	\$36.56	\$27.44	\$18.28	\$60.08	\$44.34	\$30.04
Retiree & Spouse - No Medicare	\$31.84	\$22.72	\$15.92	\$62.90	\$47.16	\$31.44
Retiree & 2 or More - No Medicare	\$51.32	\$42.20	\$25.66	\$117.80	\$102.06	\$58.90
Retiree Only Subsidy - No Medicare	\$9.12			\$15.74		

<i>For a Direct Retirement with at least five but less than 16 years (partial retiree subsidy, but no dependent subsidy), call the Employee Benefits Division for estimated premiums.</i>	PRESCRIPTION DRUG RETIREE PREMIUMS - WITHOUT MEDICARE		
	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years
	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy
Retiree Only - No Medicare	\$342.24	\$85.56	\$85.56
Retiree & Child - No Medicare	\$454.80	\$198.12	\$113.70
Retiree & Spouse - No Medicare	\$567.98	\$311.30	\$142.00
Retiree & 2 or More - No Medicare	\$684.42	\$427.74	\$171.10
Retiree Only Subsidy - No Medicare	\$256.68		

<i>For a Direct Retirement with at least five but less than 16 years (partial retiree subsidy, but no dependent subsidy), call the Employee Benefits Division for estimated premiums.</i>	PRESCRIPTION DRUG MEDICARE RETIREE COVERING NON-MEDICARE DEPENDENTS		
	Deferred** with at least 16 but less than 25 years	Direct* with at least 16 but less than 25 years	Direct* or Deferred** with at least 25 years
	No Subsidy; Retiree pays Full Cost	Maximum Retiree, but No Dependent Subsidy	Maximum Retiree and Dependent Subsidy
Spouse Only - No Medicare	\$342.24	\$342.24	\$85.56
Spouse & 1 Child - No Medicare	\$454.80	\$454.80	\$113.70
Spouse & Children - No Medicare	\$684.42	\$684.42	\$171.10
1 Child Only	\$112.56	\$112.56	\$28.14
2 or more Children Only	\$342.18	\$342.18	\$85.54
Retiree Only Subsidy - No Medicare			

***Direct Retirement** - Receiving a Periodic Distribution from a Maryland ORP account that begins directly upon ending service with a Maryland State institution of higher education.

****Deferred Retirement** - Receiving a Periodic Distribution from a Maryland ORP account that does not begin directly upon ending service with a Maryland State institution of higher education.

*****Retirees and/or Dependents eligible for Medicare are not eligible to enroll in the Kaiser medical plan.**

Retiree health benefits cannot begin until the month in which you receive your first periodic distribution. The first periodic distribution must begin within 60 days of your retirement.

If periodic distribution payments from a Maryland ORP vendor end, you will no longer be eligible for participation in the Program.