

# Health Benefits

Putting the pieces together to improve your health



State of Maryland Department of  
Budget & Management

## DIRECT PAY ENROLLEES Effective 01/01/2018 thru 12/31/2018 Monthly Rates

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

PPO HEALTH PLANS		
Plan Type	CareFirst BC/BS	UnitedHealthcare Options
Individual	\$509.98	\$501.66
Individual + one person	\$917.94	\$903.02
Individual + two or more	\$1,274.94	\$1,254.22

EPO HEALTH PLANS			IHM HEALTH PLAN
Plan Type	CareFirst BC/BS	UnitedHealthcare Select	Kaiser Permanente
Individual	\$453.84	\$456.56	\$423.44
Individual + one person	\$952.40	\$949.52	\$888.62
Individual + two or more	\$1,179.90	\$1,132.18	\$1,100.90

PRESCRIPTION DRUG	
Plan Type	CVS Caremark
Individual	\$225.36
Individual + Child	\$299.52
Individual + Spouse	\$374.02
Individual + two or more	\$450.72

DENTAL		
Plan Type	Delta Dental	United Concordia
	DHMO	DPPO
Individual	\$13.66	\$23.28
Individual + Child	\$23.80	\$44.48
Individual + Spouse	\$27.36	\$46.54
Individual + two or more	\$38.42	\$87.20

ACCIDENTAL DEATH & DISMEMBERMENT		
Amount	Individual Only	Family
\$100,000	\$1.50	\$2.80
\$200,000	\$3.00	\$5.60
\$300,000	\$4.50	\$8.40

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	\$0.034	Under 30	\$0.102
30 to 34	\$0.041	30 to 34	\$0.110
35 to 39	\$0.054	35 to 39	\$0.138
40 to 44	\$0.085	40 to 44	\$0.202
45 to 49	\$0.137	45 to 49	\$0.312
50 to 54	\$0.216	50 to 54	\$0.464
55 to 59	\$0.392	55 to 59	\$0.722
60 to 64	\$0.553	60 to 64	\$1.106
65 to 69	\$0.826	65 to 69	\$1.608
70 to 74	\$1.480	70 to 74	\$2.528
75 to 79	\$2.060	75 to 79	\$2.528
80 and older	\$2.060	80 and older	\$2.528

Dependent Child Coverage is \$0.156 per \$1,000 per month.

**ENROLLMENT FORMS CAN BE FOUND ON OUR WEBSITE AT: [www.dbm.maryland.gov/benefits](http://www.dbm.maryland.gov/benefits)**