



Health Benefits

Putting the pieces together
to improve your health.



MONTHLY ORP RATES FOR DEFERRED** AND DIRECT* RETIREMENT WITH AT LEAST 16 TO 25+ YEARS FOR JANUARY 1, 2020 TO DECEMBER 31, 2020

For a <i>Direct Retirement</i> with at least five but less than 16 years (partial retiree subsidy, but no dependent subsidy), call the Employee Benefits Division for estimated premiums.	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	\$509.98	\$102.00	\$102.00	\$453.84	\$68.08	\$68.08
Retiree & Child, No Medicare	\$917.94	\$509.96	\$183.58	\$952.40	\$566.64	\$142.86
Retiree & Spouse, No Medicare	\$917.94	\$509.96	\$183.58	\$952.40	\$566.64	\$142.86
Retiree & 2 or More, No Medicare	\$1,274.96	\$866.98	\$254.98	\$1,179.90	\$794.14	\$176.98
Retiree Only with Medicare	\$255.02	\$51.00	\$51.00	\$223.72	\$33.56	\$33.56
Retiree & One; One (Retiree) with Medicare	\$764.88	\$560.86	\$152.98	\$673.88	\$483.72	\$101.08
Retiree & One; One (not Retiree) with Medicare	\$764.88	\$356.90	\$152.98	\$673.88	\$288.12	\$101.08
Retiree & One, Both with Medicare	\$509.98	\$305.96	\$102.00	\$491.58	\$301.42	\$73.74
Retiree & 2, 1 (Retiree) with Medicare	\$1,172.86	\$968.84	\$234.56	\$1,124.06	\$933.90	\$168.60
Retiree & 2, 1 (not Retiree) with Medicare	\$1,172.86	\$764.88	\$234.56	\$1,124.06	\$738.30	\$168.60
Retiree & 2, 2 (Retiree & Dependent) with Medicare	\$1,019.92	\$815.90	\$203.98	\$716.94	\$526.78	\$107.54
Retiree & 2, 2 (not Retiree) with Medicare	\$1,019.92	\$611.94	\$203.98	\$716.94	\$331.18	\$107.54
Retiree & 2 or More, all with Medicare	\$764.88	\$560.86	\$152.98	\$614.92	\$424.76	\$92.24
Retiree & 3 or more; at least 1 (including Retiree) with Medicare	\$1,274.96	\$1,070.94	\$254.99	\$1,179.90	\$989.74	\$176.98
Retiree & 3 or more; at least 1 (not Retiree) with Medicare	\$1,274.96	\$866.98	\$254.99	\$1,179.90	\$794.14	\$176.98
Retiree Only Subsidy, No Medicare	\$407.98			\$385.76		
Retiree Only Subsidy with Medicare	\$204.02			\$190.16		

* **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.

Retiree health benefits cannot begin until the month in which you receive your first periodic distribution. With a direct retirement, if your coverage in the State Employee and Retiree Health Benefits Program as an active employee does not go through the end of the month preceding your retirement, you will have a break in coverage. For coverage during this period, you may enroll under the Consolidated Omnibus Budget Reconciliation Act (COBRA). **If periodic distribution payments from a Maryland ORP vendor end, you will no longer be eligible for participation in the Program.**

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.	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	\$501.66	\$100.32	\$100.32	\$456.56	\$68.48	\$68.48
Retiree & Child, No Medicare	\$903.02	\$501.68	\$180.60	\$949.52	\$561.44	\$142.42
Retiree & Spouse, No Medicare	\$903.02	\$501.68	\$180.60	\$949.52	\$561.44	\$142.42
Retiree & 2 or More, No Medicare	\$1,254.22	\$852.88	\$250.84	\$1,132.18	\$744.09	\$169.82
Retiree Only with Medicare	\$250.86	\$50.16	\$50.16	\$301.52	\$45.22	\$45.22
Retiree & One; One (Retiree) with Medicare	\$752.46	\$551.76	\$150.48	\$758.04	\$501.74	\$113.70
Retiree & One; One (not Retiree) with Medicare	\$752.46	\$351.12	\$150.48	\$758.04	\$369.96	\$113.70
Retiree & One, Both with Medicare	\$501.66	\$300.96	\$100.32	\$602.98	\$346.68	\$90.44
Retiree & 2, 1 (Retiree) with Medicare	\$1,153.78	\$953.08	\$230.76	\$1,132.18	\$875.88	\$169.82
Retiree & 2, 1 (not Retiree) with Medicare	\$1,153.78	\$752.44	\$230.76	\$1,132.18	\$744.09	\$169.82
Retiree & 2, 2 (Retiree & Dependent) with Medicare	\$1,003.32	\$802.62	\$200.66	\$1,035.14	\$778.84	\$155.26
Retiree & 2, 2 (not Retiree) with Medicare	\$1,003.32	\$601.98	\$200.66	\$1,035.14	\$647.06	\$155.26
Retiree & 2 or More, all with Medicare	\$752.46	\$551.76	\$150.48	\$904.46	\$648.16	\$135.66
Retiree & 3 or more; at least 1 (including Retiree) with Medicare	\$1,254.22	\$1,053.52	\$250.84	\$1,132.18	\$875.88	\$169.82
Retiree & 3 or more; at least 1 (not Retiree) with Medicare	\$1,254.22	\$852.88	\$250.84	\$1,132.18	\$744.09	\$169.82
Retiree Only Subsidy, No Medicare	\$401.34			\$388.08		
Retiree Only Subsidy with Medicare	\$200.70			\$256.30		

KAISER*** - IHM			
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.	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	\$451.38	\$67.70	\$67.70
Retiree & Child, No Medicare	\$947.26	\$563.58	\$142.08
Retiree & Spouse, No Medicare	\$947.26	\$563.58	\$142.08
Retiree & 2 or More, No Medicare	\$1,173.52	\$789.84	\$176.02
Retiree Only Subsidy, No Medicare	\$383.68		

* **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. With a direct retirement, if your coverage in the State Employee and Retiree Health Benefits Program as an active employee does not go through the end of the month preceding your retirement, you will have a break in coverage. For coverage during this period, you may enroll under the Consolidated Omnibus Budget Reconciliation Act (COBRA). **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	\$15.62	\$7.80	\$7.80	\$23.28	\$11.65	\$11.64
Retiree & One Child	\$31.28	\$23.46	\$15.64	\$44.48	\$32.85	\$22.24
Retiree & Spouse	\$27.22	\$19.40	\$13.60	\$46.54	\$34.91	\$23.26
Retiree & 2 or More	\$43.92	\$36.10	\$21.96	\$87.20	\$75.57	\$43.60
Retiree Only Subsidy		\$7.82			\$11.64	

PRESCRIPTION DRUG RETIREE (WITHOUT MEDICARE) PREMIUMS

<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	\$222.60	\$55.64	\$55.64
Retiree & One Child	\$295.84	\$128.88	\$73.96
Retiree & Spouse, No Medicare	\$369.44	\$202.48	\$92.36
Retiree Plus Two or More	\$445.22	\$278.26	\$111.30
Retiree Only Subsidy		\$166.96	

PRESCRIPTION DRUG RETIREE (WITH MEDICARE) PREMIUMS

<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, with Medicare	\$160.16	\$40.04	\$40.04
Retiree + 1, Retiree with Medicare	\$281.50	\$161.38	\$70.38
Retiree + 1, Dependent with Medicare	\$293.04	\$172.92	\$73.26
Retiree + 1, Both with Medicare	\$265.50	\$145.38	\$66.38
Retiree + 2, Retiree with Medicare	\$382.76	\$262.64	\$95.68
Retiree + 2, Dependent with Medicare	\$382.76	\$262.64	\$95.68
Retiree + 2, Retiree & 1 with Medicare	\$326.56	\$326.56	\$81.64
Retiree + 2, Two with Medicare	\$325.56	\$205.44	\$81.64
Retiree + 2 or more, all with Medicare	\$320.32	\$200.20	\$80.08
Retiree + 3 or more; Retiree with Medicare (Family coverage Retiree with Medicare and/or other dependents with Medicare)	\$382.76	\$262.64	\$95.68
Retiree + 3 or more; one, two or three with Medicare (Family coverage Retiree no Medicare and 1 or more dependents w/Medicare)	\$382.76	\$262.64	\$95.68
Retiree Only, With Medicare Subsidy		\$120.12	

* **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.

Retiree health benefits are not available until the first month in which you receive a periodic distribution. If your enrollment in the State Employee and Retiree Health Benefits Program ("the Program") as an active employee ends before your retiree coverage begins, you will have a break in coverage. For coverage during this period, you may enroll under the Consolidated Omnibus Budget Reconciliation Act (COBRA). **If periodic distribution payments from a Maryland ORP vendor end, you will no longer be eligible for participation in the Program.**