



**St. Mary's County Public Schools
Department of Fiscal Services and
Human Resources**

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Leonardtown, Maryland 20650

Phone: 301-475-5511 ext. 32247; Fax: 301-475-4228

Ms. Tammy McCourt
Assistant Superintendent

To: All **EASMC and SMASA Retirees** Participating in the SMCPs Health Insurance Programs
From: Heather Huff, Insurance Specialist
Re: Health Insurance Rates Effective July 1, 2022

St. Mary's County Public Schools (SMCPs) offers qualified retirees health insurance and subsidizes the plan cost based on the number of years of service with SMCPs. Effective July 1, 2012, retirees who elect to terminate coverage through SMCPs are eligible to return to the plan within 3 years of their retirement date. Re-enrollment must occur during an open enrollment period.

If you choose to continue these benefits, you must complete the enclosed enrollment form and return it to the Insurance office by U.S. Mail or email to insurance@smcps.org no later than **May 31, 2022**. If we do not receive your form, your insurance will be terminated effective July 1, 2022.

If you have questions about your insurance choices or want to see if the new plans are right for you, please contact Heather Huff at 301-475-5511, ext. 32182. You can ask questions or request a video meeting by emailing insurance@smcps.org.

Years of Service with SMCPs	HMO I – with deductible (SMCPs %)	HMO II (SMCPs %)	Triple Option I – with deductible (SMCPs %)	Triple Option II (SMCPs %)
10 – 19 years	75% Premium Rate	70% Premium Rate	65% Premium Rate	60% Premium Rate
20 – 29 years	80% Premium Rate	75% Premium Rate	70% Premium Rate	65% Premium Rate
30 + years	85% Premium Rate	80% Premium Rate	75% Premium Rate	70% Premium Rate

Type of Coverage	Retirees Share			
	Full Premium	10-19	20-29	30+
BlueChoice HMO I – with deductible				
Individual	\$ 711.81	\$177.95	\$142.36	\$106.77
Parent/Child	\$1,267.64	\$316.91	\$253.53	\$190.15
Subscriber/Spouse	\$1,625.07	\$406.27	\$325.01	\$243.76
Family	\$2,117.13	\$529.28	\$423.43	\$317.57
Medicare Wrap - 65 and Over- BlueChoice HMO I	\$ 796.82	\$199.21	\$159.36	\$119.52
BlueChoice HMO II				
Individual	\$ 734.69	\$220.41	\$183.67	\$146.94
Parent/Child	\$1,309.05	\$392.72	\$327.26	\$261.81
Subscriber/Spouse	\$1,677.96	\$503.39	\$419.49	\$335.59
Family	\$2,186.00	\$655.80	\$546.50	\$437.20
Medicare Wrap - 65 and Over- BlueChoice HMO II	\$ 799.59	\$239.88	\$199.90	\$159.92

PLEASE SEE REVERSE SIDE

St. Mary's County Public School System does not discriminate on the basis of race, color, gender, age, national origin, marital status, sexual orientation, religion, or disability in matters affecting employment or providing access to programs.

BlueChoice Triple Option I - with deductible	Full Premium	10-19	20-29	30+
Individual	\$ 864.94	\$302.73	\$259.48	\$216.24
Parent/Child	\$1,431.88	\$501.16	\$429.56	\$357.97
Subscriber/Spouse	\$1,805.57	\$631.95	\$541.67	\$451.39
Family	\$2,414.58	\$845.10	\$724.37	\$603.65
Medicare Wrap 65 and Over – Triple Option I	\$ 912.86	\$319.50	\$273.86	\$228.22
BlueChoice Triple Option II	Full Premium	10-19	20-29	30+
Individual	\$ 923.65	\$369.46	\$323.28	\$277.10
Parent/Child	\$1,525.42	\$610.17	\$533.90	\$457.63
Subscriber/Spouse	\$1,925.36	\$770.14	\$673.88	\$577.60
Family	\$2,574.56	\$1,029.82	\$901.10	\$772.37
Medicare Wrap - 65 and Over – Triple Option II	\$ 923.65	\$369.46	\$323.28	\$277.10