



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

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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, 2024

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.

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 virtual meeting by emailing insurance@smcps.org.

| Years of Service with SMCPS | <u>HMO I – with deductible (SMCPS %)</u> | <u>HMO II (SMCPS %)</u> | <u>Triple Option I – with deductible (SMCPS %)</u> | <u>Triple Option II (SMCPS %)</u> |
|--|---|------------------------------------|---|--|
| 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 |

| <u>Type of Coverage</u> | <u>Retiree's Share</u> | | | |
|--|-------------------------------|---------------------|---------------------|-------------------|
| | <u>Full Premium</u> | <u>10-19</u> | <u>20-29</u> | <u>30+</u> |
| <u>BlueChoice HMO I – with deductible</u> | | | | |
| Individual | \$ 840.42 | \$210.11 | \$168.08 | \$126.06 |
| Parent/Child | \$1,498.29 | \$374.57 | \$299.66 | \$224.74 |
| Subscriber/Spouse | \$1,920.33 | \$480.08 | \$384.07 | \$288.05 |
| Family | \$2,501.81 | \$625.45 | \$500.36 | \$375.27 |
| Medicare Wrap - 65 and Over- BlueChoice HMO I | \$ 840.42 | \$210.11 | \$168.08 | \$126.06 |
| <u>BlueChoice HMO II</u> | <u>Full Premium</u> | <u>10-19</u> | <u>20-29</u> | <u>30+</u> |
| Individual | \$ 867.62 | \$260.29 | \$216.91 | \$173.52 |
| Parent/Child | \$1,547.52 | \$464.26 | \$386.88 | \$309.50 |
| Subscriber/Spouse | \$1,983.22 | \$594.97 | \$495.81 | \$396.64 |
| Family | \$2,583.69 | \$775.11 | \$645.92 | \$516.74 |
| Medicare Wrap - 65 and Over- BlueChoice HMO II | \$ 867.62 | \$260.29 | \$216.91 | \$173.52 |
| <u>BlueChoice Triple Option I - with deductible</u> | <u>Full Premium</u> | <u>10-19</u> | <u>20-29</u> | <u>30+</u> |
| Individual | \$1,022.48 | \$357.87 | \$306.74 | \$255.62 |
| Parent/Child | \$1,693.56 | \$592.75 | \$508.07 | \$423.39 |
| Subscriber/Spouse | \$2,134.94 | \$747.23 | \$640.48 | \$533.74 |
| Family | \$2,855.45 | \$999.41 | \$856.64 | \$713.86 |
| Medicare Wrap 65 and Over – Triple Option I | \$1,022.48 | \$357.87 | \$306.74 | \$255.62 |
| <u>BlueChoice Triple Option II</u> | <u>Full Premium</u> | <u>10-19</u> | <u>20-29</u> | <u>30+</u> |
| Individual | \$1,092.27 | \$436.91 | \$382.29 | \$327.68 |
| Parent/Child | \$1,804.77 | \$721.91 | \$631.67 | \$541.43 |
| Subscriber/Spouse | \$2,277.37 | \$910.95 | \$797.08 | \$683.21 |
| Family | \$3,045.66 | \$1,218.26 | \$1,065.98 | \$913.70 |
| Medicare Wrap - 65 and Over – Triple Option II | \$1,092.27 | \$436.91 | \$382.29 | \$327.68 |

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.