



Maria V. Navarro, Ed.D.
Superintendent of Schools

Karen M. Acton
Chief Financial Officer

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Benefits Manager

Office of Fiscal Services
301-934-7350

Benefits Department
301-934-7459

Effective January 1, 2025 - December 31, 2025
the monthly insurance rates are:

	Employee Rate (25%)	Employer Rate (75%)	Total
CareFirst BlueCross BlueShield Custom Comprehensive Plan			
Individual	\$233.00	\$699.00	\$932.00
Family	\$656.00	\$1,968.00	\$2624.00
2 Medicare (MAPD)+ 1 Individual*(three)	\$463.00	\$1,389.00	\$1,852.00
CareFirst Preferred Provider Plan			
Individual	\$227.00	\$681.00	\$908.00
Family	\$608.00	\$1,824.00	\$2,432.00
2 Medicare (MAPD)+ 1 Individual*(three)	\$457.00	\$1,371.00	\$1,828.00
Blue Choice Opt-Out Open Access			
Individual	\$163.00	\$489.00	\$652.00
Family	\$467.00	\$1,401.00	\$1,868.00
2 Medicare (MAPD)+ 1 Individual*(three)	\$393.00	\$1,179.00	\$1572.00
CareFirst BlueCross BlueShield Medicare Advantage (PPO)-MAPD			
Individual	\$115.00	\$345.00	\$460.00
2 People	\$230.00	\$690.00	\$920.00
3 Medicare	\$345.00	\$1,035.00	\$1,380.00

*** These policies will be individual policies for the employee and spouse or child* Please note Retirees who become Medicare eligible in the 2025 calendar year, it is mandatory to enroll in both parts A & B, to retain retiree coverage in the Medicare Advantage plan.**

If you have any questions regarding your current health insurance coverage, please contact the Office of Fiscal Services - Employee Benefits at 301 934-7289 or by e-mail employeebenefits@ccboe.com.