



# St. Mary's County Public Schools

## Division of Fiscal Services

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**Ms. Tammy McCourt, CPA**  
Deputy 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, 2025

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](mailto:insurance@smcps.org).

<b>Years of Service with SMCPs</b>	<b><u>HMO I – with deductible (SMCPs %)</u></b>	<b><u>HMO II (SMCPs %)</u></b>	<b><u>Triple Option I – with deductible (SMCPs %)</u></b>	<b><u>Triple Option II (SMCPs %)</u></b>
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

<b><u>Type of Coverage</u></b>	<b><u>Retiree's Share</u></b>			
<b><u>BlueChoice HMO I – with deductible</u></b>	<b><u>Full Premium</u></b>	<b><u>10-19</u></b>	<b><u>20-29</u></b>	<b><u>30+</u></b>
Individual	\$853.65	\$213.41	\$170.73	\$128.05
Parent/Child	\$1,521.54	\$380.39	\$304.31	\$228.23
Subscriber/Spouse	\$1,950.22	\$487.56	\$390.04	\$292.53
Family	\$2,540.75	\$635.19	\$508.15	\$381.11
<b><u>BlueChoice HMO II</u></b>	<b><u>Full Premium</u></b>	<b><u>10-19</u></b>	<b><u>20-29</u></b>	<b><u>30+</u></b>
Individual	\$881.24	\$264.37	\$220.31	\$176.25
Parent/Child	\$1,571.47	\$471.44	\$392.87	\$314.29
Subscriber/Spouse	\$2,014.02	\$604.21	\$503.51	\$402.80
Family	\$2,623.80	\$787.14	\$655.95	\$524.76
<b><u>BlueChoice Triple Option I - with deductible</u></b>	<b><u>Full Premium</u></b>	<b><u>10-19</u></b>	<b><u>20-29</u></b>	<b><u>30+</u></b>
Individual	\$1,038.32	\$363.41	\$311.50	\$259.58
Parent/Child	\$1,719.60	\$601.86	\$515.88	\$429.90
Subscriber/Spouse	\$2,167.91	\$758.77	\$650.37	\$541.98
Family	\$2,899.45	\$1,014.81	\$869.84	\$724.86
<b><u>BlueChoice Triple Option II</u></b>	<b><u>Full Premium</u></b>	<b><u>10-19</u></b>	<b><u>20-29</u></b>	<b><u>30+</u></b>
Individual	\$1,109.11	\$443.64	\$388.19	\$332.73
Parent/Child	\$1,832.40	\$732.96	\$641.34	\$549.72
Subscriber/Spouse	\$2,312.38	\$924.95	\$809.33	\$693.71
Family	\$3,092.39	\$1,236.96	\$1,082.34	\$927.72
<b><u>Medicare Advantage (65+)</u></b>	<b><u>Full Premium</u></b>	<b><u>10-19</u></b>	<b><u>20-29</u></b>	<b><u>30+</u></b>
Individual	\$476.13	\$190.45	\$166.65	\$142.84

In addition to the Medicare Advantage plan, Medicare wrap plans are also available for each plan type. Premiums are charged at the individual rates shown above.

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