



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

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**Ms. Tammy McCourt**  
Assistant Superintendent

**To:** All **SMASA Retirees** Participating in the SMCPs Health Insurance Programs  
**From:** Heather Huff, Insurance Specialist  
**Re:** Health Insurance Rates Effective July 1, 2017

St. Mary's County Public Schools (SMCPs) offers qualified retirees health benefits and subsidizes the benefit based on the number of years of service. Retirees who elect to terminate coverage through SMCPs are eligible to return to the plan within 3 years of their retirement date. Re-enrollment can be done during open enrollment seasons. This was approved in July 2012.

<u>Years of Service with SMCPs</u>	<u>HMO Plans (SMCPs %)</u>	<u>Triple Option Plans (SMCPs %)</u>
10 – 19 years	65% Premium Rate	60% Premium Rate
20 – 29 years	70% Premium Rate	65% Premium Rate
30 + years	75% Premium Rate	70% Premium Rate

<u>Type of Coverage</u>	<u>Full Premium</u>	<u>Retirees Share</u>		
		<u>10-19</u>	<u>20-29</u>	<u>30+</u>
<b>BlueChoice HMO</b>				
Individual	\$ 604.62	\$211.62	\$181.39	\$151.16
Parent/Child	\$1,074.01	\$375.90	\$322.20	\$268.50
Husband/Wife	\$1,376.36	\$481.73	\$412.91	\$344.09
Family	\$1,794.02	\$627.91	\$538.21	\$448.51
<b>65 and Over- BlueChoice HMO Medicare Wrap</b>	\$ 747.78	\$261.72	\$224.33	\$186.95
<b>BlueChoice Triple Option</b>				
Individual	\$ 730.46	\$292.18	\$255.66	\$219.14
Parent/Child	\$1,195.11	\$478.04	\$418.29	\$358.53
Husband/Wife	\$1,571.03	\$628.41	\$549.86	\$471.31
Family	\$2,045.14	\$818.06	\$715.80	\$613.54
<b>65 and Over – Triple Option Medicare Plan</b>	\$ 847.47	\$338.99	\$296.61	\$254.24