

Anne Arundel County Government
2016 Annual Cost of Health Benefits
Effective 1/1/2016

| Plan | Coverage | Calendar Year 2016 Total Annual Cost |
|--------------------------|--------------------------------|---|
| Active Employees | | |
| Local HMO | Individual | \$6,494.16 |
| | Parent and Child | \$11,659.44 |
| | Employee and Spouse | \$13,873.32 |
| | Family | \$17,935.20 |
| National PPO | Individual | \$7,388.16 |
| | Parent and Child | \$13,205.88 |
| | Employee and Spouse | \$15,746.88 |
| | Family | \$20,382.72 |
| Retirees | | |
| Local HMO | Individual | \$7,143.60 |
| | Parent and Child | \$12,825.48 |
| | Employee or Retiree and Spouse | \$15,260.64 |
| | Family | \$19,728.72 |
| National PPO | Individual | \$8,126.88 |
| | Parent and Child | \$14,526.48 |
| | Employee and Spouse | \$17,321.52 |
| | Family | \$22,421.04 |
| AETNA Medicare Advantage | Retiree | \$6,687.12 |
| | Retiree and Spouse | \$13,374.36 |
| Dental HMO | Individual | \$221.16 |
| | Parent and Child | \$442.08 |
| | Employee or Retiree and Spouse | \$561.72 |
| | Family | \$638.76 |
| Dental PPO | Individual | \$413.64 |
| | Parent and Child | \$733.80 |
| | Employee or Retiree and Spouse | \$951.60 |
| | Family | \$1,057.68 |
| VSP Vision | Individual | \$28.68 |
| | Parent and Child | \$57.24 |
| | Employee or Retiree and Spouse | \$73.20 |
| | Family | \$83.16 |

| Employer Subsidy for Full Time Non-represented Employees | |
|--|------|
| Local HMO | 85% |
| National PPO | 75% |
| Dental HMO | 100% |
| Dental PPO | 100% |
| VSP Vision | 100% |

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Rates for Part Time Employees

The medical rates for a part-time non-represented employee shall be the product of the annual cost multiplied by the employer subsidy for a full-time non-represented employee multiplied by the percentage of a full-time position worked by the employee.

The dental and vision rates will be subsidized 100% by the County.

Employer Subsidy for Survivors of Employees

The employer subsidy for survivors of employees shall be 80%, excluding dental and vision coverage.

There shall be no employer subsidy for dental and vision coverage for survivors of employees.

Employer Subsidy for Survivors of Retirees

The employer subsidy for survivors of retirees shall be 80%, excluding dental and vision coverage.

There shall be no employer subsidy for dental and vision coverage for survivors of retirees.

Monetary Credit for Non-Represented Employees Who Choose to Opt Out of Health Insurance Benefits

A full-time non-represented employee who opts out of medical coverage shall be entitled to a monetary credit of \$497.90 annually.

A full-time non-represented employee who opts out of dental & vision coverage shall be entitled to a monetary credit of \$48.10 annually.

A full-time non-represented employee who selects dental HMO coverage and opts out of dental PPO coverage shall be entitled to a monetary credit of \$26.00 annually.

A part-time non-represented employee who opts out of medical and/or dental and vision coverage shall be entitled to a monetary credit equal to the product of the monetary credit for a full-time non-represented employee multiplied by the percentage of a full-time position worked by the employee.