

## Monthly Contribution for Medical Benefits

(Effective January 1, 2012 through December 31, 2012)

A retiree's monthly premium for selected medical insurance coverage depends on four factors:

1. BCPS years of service at the time of retirement (Total number of years employed by BCPS. Not total amount of years in retirement system.)
2. The medical option chosen
3. The level of coverage selected (ex. Individual, Family)
4. The total monthly premium cost for each level of coverage

The following charts show the monthly premium for each of the medical insurance options. The full cost for the dental and vision coverage is also shown. Premiums will be deducted directly from your pension check or billed quarterly, if necessary.

### 30+ Years of BCPS Service

#### CareFirst MPOS (Triple Choice) 90%

Individual	\$623.55	\$561.20	\$62.35
Parent/Child	1,235.41	1,111.87	123.54
Two Adults	1,488.00	1,339.20	148.80
Family	1,677.67	1,509.90	167.77

#### CIGNA OAPIN (In Network) 90%

Individual	\$471.25	\$424.13	\$47.12
Parent/Child	933.67	840.30	93.37
Two Adults	1,124.56	1,012.10	112.46
Family	1,267.91	1,141.12	126.79

#### CIGNA OAP (In/Out Network) 90%

Individual	\$532.00	\$478.80	\$53.20
Parent/Child	1,054.04	948.64	105.40
Two Adults	1,269.53	1,142.58	126.95
Family	1,431.35	1,288.22	143.13

#### Kaiser Permanente HMO 90%

Individual	\$547.50	\$492.75	\$54.75
Parent/Child(ren)	1,084.70	976.23	108.47
Two Adults	1,306.49	1,175.84	130.65
Family	1,473.04	1,325.74	147.30

#### CIGNA Medicare Surround 84%

Individual	\$525.58	\$441.49	\$84.09
Two Adults over 65	1,051.16	882.98	168.18

#### Kaiser Medicare Plus 100%

Individual	\$309.65	\$309.65	\$-
Two Adults over 65	619.30	619.30	-

\*Includes parent and one or more children.

<sup>1</sup> Domestic Partnership benefits may be subject to imputed income. (See our Website for the Domestic Partner Bi-Weekly Imputed Income Chart located at [www.bcps.org/offices/benefits/forms](http://www.bcps.org/offices/benefits/forms).)

## Monthly Contribution for Medical Benefits

### 20–29 Years of BCPS Service

	Total Monthly Premium or Equivalent	BCPS Pays Monthly	Retiree Pays Monthly
<b>CareFirst MPOS (Triple Choice) 75%</b>			
Individual	\$623.55	\$467.66	\$155.89
Parent/Child	1,235.41	926.56	308.85
Two Adults	1,488.00	1,116.00	372.00
Family	1,677.67	1,258.25	419.42
<b>CIGNA OAPIN (In Network) 75%</b>			
Individual	\$471.25	\$353.44	\$117.81
Parent/Child	933.67	700.25	233.42
Two Adults	1,124.56	843.42	281.14
Family	1,267.91	950.93	316.98
<b>CIGNA OAP (In/Out Network) 75%</b>			
Individual	\$532.00	\$399.00	\$133.00
Parent/Child	1,054.04	790.53	263.51
Two Adults	1,269.53	952.15	317.38
Family	1,431.35	1,073.51	357.84
<b>Kaiser Permanente HMO 75%</b>			
Individual	\$547.50	\$410.63	\$136.87
Parent/Child(ren)	1,084.70	813.53	271.17
Two Adults	1,306.49	979.87	326.62
Family	1,473.04	1,104.78	368.26
<b>CIGNA Medicare Surround 66%</b>			
Individual	\$525.58	\$346.88	\$178.70
Two Adults over 65	1,051.16	693.76	357.40
<b>Kaiser Medicare Plus 100%</b>			
Individual	\$309.65	\$309.65	\$-
Two Adults over 65	619.30	619.30	-

\*Includes parent and one or more children.

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## Monthly Contribution for Medical Benefits

### 10–19 Years of BCPS Service

#### CareFirst MPOS (Triple Choice) 50%

	Total Monthly Premium or Equivalent	BCPS Pays Monthly	Retiree Pays Monthly
Individual	\$623.55	\$311.78	\$311.77
Parent/Child	1,235.41	617.71	617.70
Two Adults	1,488.00	744.00	744.00
Family	1,677.67	838.84	838.83

#### CIGNA OAPIN (In Network) 50%

	Total Monthly Premium or Equivalent	BCPS Pays Monthly	Retiree Pays Monthly
Individual	\$471.25	\$235.63	\$235.62
Parent/Child	933.67	466.84	466.83
Two Adults	1,124.56	562.28	562.28
Family	1,267.91	633.96	633.95

#### CIGNA OAP (In/Out Network) 50%

	Total Monthly Premium or Equivalent	BCPS Pays Monthly	Retiree Pays Monthly
Individual	\$532.00	\$266.00	\$266.00
Parent/Child	1,054.04	527.02	527.02
Two Adults	1,269.53	634.77	634.76
Family	1,431.35	715.68	715.67

#### Kaiser Permanente HMO 50%

	Total Monthly Premium or Equivalent	BCPS Pays Monthly	Retiree Pays Monthly
Individual	\$547.50	\$273.75	\$273.75
Parent/Child(ren)	1,084.70	542.35	542.35
Two Adults	1,306.49	653.25	653.24
Family	1,473.04	736.52	736.52

#### CIGNA Medicare Surround 36%

	Total Monthly Premium or Equivalent	BCPS Pays Monthly	Retiree Pays Monthly
Individual	\$525.58	\$189.21	\$336.37
Two Adults over 65	1,051.16	378.42	672.74

#### Kaiser Medicare Plus 68%

	Total Monthly Premium or Equivalent	BCPS Pays Monthly	Retiree Pays Monthly
Individual	\$309.65	\$210.56	\$99.09
Two Adults over 65	619.30	421.12	198.18

\*Includes parent and one or more children.

<sup>1</sup> Domestic Partnership benefits may be subject to imputed income. (See our Website for the Domestic Partner Bi-Weekly Imputed Income Chart located at [www.bcps.org/offices/benefits/forms](http://www.bcps.org/offices/benefits/forms).)

## Monthly Contribution for Medical Benefits

### Under 10 Years of BCPS Service

	Total Monthly Premium or Equivalent	BCPS Pays Monthly	Retiree Pays Monthly
<b>CareFirst MPOS (Triple Choice) 0%</b>			
Individual	\$623.55	\$-	\$623.55
Parent/Child	1,235.41	-	1,235.41
Two Adults	1,488.00	-	1,488.00
Family	1,677.67	-	1,677.67
<b>CIGNA OAPIN (In Network) 0%</b>			
Individual	\$471.25	\$-	\$471.25
Parent/Child	933.67	-	933.67
Two Adults	1,124.56	-	1,124.56
Family	1,267.91	-	1,267.91
<b>CIGNA OAP (In/Out Network) 0%</b>			
Individual	\$532.00	\$-	\$532.00
Parent/Child	1,054.04	-	1,054.04
Two Adults	1,269.53	-	1,269.53
Family	1,431.35	-	1,431.35
<b>Kaiser Permanente HMO 0%</b>			
Individual	\$547.50	\$-	\$547.50
Parent/Child(ren)	1,084.70	-	1,084.70
Two Adults	1,306.49	-	1,306.49
Family	1,473.04	-	1,473.04
<b>CIGNA Medicare Surround 0%</b>			
Individual	\$525.58	\$-	\$525.58
Two Adults over 65	1,051.16	-	1,051.16
<b>Kaiser Medicare Plus 0%</b>			
Individual	\$309.65	\$-	\$309.65
Two Adults over 65	619.30	-	619.30

\*Includes parent and one or more children.

<sup>1</sup> Domestic Partnership benefits may be subject to imputed income. (See our Website for the Domestic Partner Bi-Weekly Imputed Income Chart located at [www.bcps.org/offices/benefits/forms](http://www.bcps.org/offices/benefits/forms).)