

**HEALTH CARE AGREEMENT  
BETWEEN  
BALTIMORE COUNTY ADMINISTRATION  
AND  
HEALTH CARE REVIEW COMMITTEE**

**Article 9 Health Insurance Committee and Coverage**

**Section 9.2 subsidy:** Employees hired prior to July 1, 2007, the following subsidies shall apply to the total premium for health care:

Cigna Open Access Plus	County	Employee
December 1, 2012	80%	20%
December 1, 2013	80%	20%
December 1, 2014	79%	21%
December 1, 2015	77%	23%
December 1, 2016	75%	25%

Cigna Open Access Plus in-network	County	Employee
December 1, 2012	90%	10%
December 1, 2013	90%	10%
December 1, 2014	89%	11%
December 1, 2015	87%	13%
December 1, 2016	85%	15%

Kaiser	County	Employee
December 1, 2012	90%	10%
December 1, 2013	90%	10%
December 1, 2014	89%	11%
December 1, 2015	87%	13%
December 1, 2016	85%	15%

Employees hired after July 1, 2007 the following subsidies shall apply to the employees individual premiums for health care after September 1, 2007. The County will subsidize a percentage of the difference between the individual and the coverage, that includes dependents.

Cigna Open Access Plus	County	Employee	% of Difference
December 1, 2012	80%	20%	75%
December 1, 2013	80%	20%	75%
December 1, 2014	79%	21%	74%
December 1, 2015	77%	23%	72%
December 1, 2016	75%	25%	70%

Cigna Open Access Plus In-network	County	Employee	% of Difference
December 1, 2012	90%	10%	75%
December 1, 2013	90%	10%	75%
December 1, 2014	89%	11%	74%
December 1, 2015	87%	13%	72%
December 1, 2016	85%	15%	70%

Kaiser	County	Employee	% of Difference
December 1, 2012	90%	10%	75%
December 1, 2013	90%	10%	75%
December 1, 2014	89%	11%	74%
December 1, 2015	87%	13%	72%
December 1, 2016	85%	15%	70%

**Retiree Health Insurance.** The County shall provide the same health insurance benefit plans offered to active employees for retirees not eligible for Medicare who attain sufficient creditable service for a full retirement within their bargaining unit, or retirees who qualify for disability retirement. Individuals who retired prior to July 1, 2007 who are Medicare eligible the County subsidy for the Medicare Supplemental Plan is 75% of the plan premium.

The County will contribute toward the premium for available benefit plans in accordance with the County's Policy, on Insurance Benefits for Baltimore County retirees. Employees who retire from county service shall have the subsidy provided for in Exhibit F 1-5.

County retirees who would otherwise reach Medicare eligibility age, but who do not qualify on their own or through a spouse for Medicare coverage, will be allowed to remain in the County health plans offered to non-Medicare retirees. Upon reaching Medicare eligibility age, the County subsidy will be Exhibit F. Continuation of managed dental and vision coverage after reaching Medicare eligibility age is available only under the terms and conditions of Federal COBRA laws.

Employees, who are hired after July 1, 2007 and then retire, shall have the subsidy for Health Insurance and Medicare provided for in Exhibit G.

**Section 9-4 Prescription Plans.**

The County shall offer a prescription plan with a national network, included in the premium cost for all County medical plans.

**Effective January 1, 2015**

Prescriptions filled at retail pharmacies – up to 31 day supply	Prescriptions filled through Mail Order pharmacy – up to 93 day supply
\$12 copay for Generic Drug	\$24 copay for Generic Drug
\$30 copay for Brand Formulary Drug	\$60 copay for Brand Formulary Drug
\$45 copay for Brand non-Formulary Drug	\$90 copay for Brand non-Formulary Drug

Medicare RX Deductible:            Effective September 1, 2007 \$75 person/year

The County shall provide for the participation of the Health Care Review Committee in the review of the prescription plan formulary utilized by the prescription plan administrator and periodic review of the formulary.

Prescription plans shall be included with the HMO medical plans. Plan administration is determined by the respective HMO plan administrators.

**Proposed Health Care in Retirement Subsidy for Employees Hired before but Retiring after 7/1/07**

**Current CY12 Subsidy Levels**

<u>YOS</u>	<u>General Employees</u>			<u>Public Safety</u>		
	<u>Cigna PPO</u>	<u>HMO</u>	<u>Medicare</u>	<u>Cigna PPO</u>	<u>HMO</u>	<u>Medicare</u>
10	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
11	27.5%	27.5%	27.5%	27.5%	27.5%	27.5%
12	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
13	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%
14	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
15	37.5%	37.5%	37.5%	37.5%	37.5%	37.5%
16	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
17	42.5%	42.5%	42.5%	42.5%	42.5%	42.5%
18	45.0%	45.0%	45.0%	45.0%	45.0%	45.0%
19	47.5%	47.5%	47.5%	47.5%	47.5%	47.5%
20	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
21	52.5%	52.5%	52.5%	52.5%	52.5%	52.5%
22	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%
23	57.5%	57.5%	57.5%	57.5%	57.5%	57.5%
24	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
25	63.3%	65.0%	62.5%	80.0%	90.0%	75.0%
26	66.6%	70.0%	65.0%			
27	69.9%	75.0%	67.5%			
28	73.2%	80.0%	70.0%			
29	76.5%	85.0%	72.5%			
30	80.0%	90.0%	75.0%			

**New CY15 Subsidy Levels**

<u>YOS</u>	<u>General Employees</u>			<u>Public Safety</u>		
	<u>Cigna PPO</u>	<u>HMO</u>	<u>Medicare</u>	<u>Cigna PPO</u>	<u>HMO</u>	<u>Medicare</u>
10	24.0%	24.0%	24.0%	24.0%	24.0%	24.0%
11	26.5%	26.5%	26.5%	26.5%	26.5%	26.5%
12	29.0%	29.0%	29.0%	29.0%	29.0%	29.0%
13	31.5%	31.5%	31.5%	31.5%	31.5%	31.5%
14	34.0%	34.0%	34.0%	34.0%	34.0%	34.0%
15	36.5%	36.5%	36.5%	36.5%	36.5%	36.5%
16	39.0%	39.0%	39.0%	39.0%	39.0%	39.0%
17	41.5%	41.5%	41.5%	41.5%	41.5%	41.5%
18	44.0%	44.0%	44.0%	44.0%	44.0%	44.0%
19	46.5%	46.5%	46.5%	46.5%	46.5%	46.5%
20	49.0%	49.0%	49.0%	49.0%	49.0%	49.0%
21	51.5%	51.5%	51.5%	51.5%	51.5%	51.5%
22	54.0%	54.0%	54.0%	54.0%	54.0%	54.0%
23	56.5%	56.5%	56.5%	56.5%	56.5%	56.5%
24	59.0%	59.0%	59.0%	59.0%	59.0%	59.0%
25	62.3%	64.0%	61.5%	79.0%	89.0%	74.0%
26	65.6%	69.0%	64.0%			
27	68.9%	74.0%	66.5%			
28	72.2%	79.0%	69.0%			
29	75.5%	84.0%	71.5%			
30	79.0%	89.0%	74.0%			

**New CY16 Subsidy Levels**

<u>YOS</u>	<u>General Employees</u>			<u>Public Safety</u>		
	<u>Cigna PPO</u>	<u>HMO</u>	<u>Medicare</u>	<u>Cigna PPO</u>	<u>HMO</u>	<u>Medicare</u>
10	22.0%	22.0%	22.0%	22.0%	22.0%	22.0%
11	24.5%	24.5%	24.5%	24.5%	24.5%	24.5%
12	27.0%	27.0%	27.0%	27.0%	27.0%	27.0%
13	29.5%	29.5%	29.5%	29.5%	29.5%	29.5%
14	32.0%	32.0%	32.0%	32.0%	32.0%	32.0%
15	34.5%	34.5%	34.5%	34.5%	34.5%	34.5%
16	37.0%	37.0%	37.0%	37.0%	37.0%	37.0%
17	39.5%	39.5%	39.5%	39.5%	39.5%	39.5%
18	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%
19	44.5%	44.5%	44.5%	44.5%	44.5%	44.5%
20	47.0%	47.0%	47.0%	47.0%	47.0%	47.0%
21	49.5%	49.5%	49.5%	49.5%	49.5%	49.5%
22	52.0%	52.0%	52.0%	52.0%	52.0%	52.0%
23	54.5%	54.5%	54.5%	54.5%	54.5%	54.5%
24	57.0%	57.0%	57.0%	57.0%	57.0%	57.0%
25	60.3%	62.0%	59.5%	77.0%	87.0%	72.0%
26	63.6%	67.0%	62.0%			
27	66.9%	72.0%	64.5%			
28	70.2%	77.0%	67.0%			
29	73.5%	82.0%	69.5%			
30	77.0%	87.0%	72.0%			

**New CY17 Subsidy Levels**

<u>YOS</u>	<u>General Employees</u>			<u>Public Safety</u>		
	<u>Cigna PPO</u>	<u>HMO</u>	<u>Medicare</u>	<u>Cigna PPO</u>	<u>HMO</u>	<u>Medicare</u>
10	20.0%	20.0%	20.0%	20.0%	20.0%	20.0%
11	22.5%	22.5%	22.5%	22.5%	22.5%	22.5%
12	25.0%	25.0%	25.0%	25.0%	25.0%	25.0%
13	27.5%	27.5%	27.5%	27.5%	27.5%	27.5%
14	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
15	32.5%	32.5%	32.5%	32.5%	32.5%	32.5%
16	35.0%	35.0%	35.0%	35.0%	35.0%	35.0%
17	37.5%	37.5%	37.5%	37.5%	37.5%	37.5%
18	40.0%	40.0%	40.0%	40.0%	40.0%	40.0%
19	42.5%	42.5%	42.5%	42.5%	42.5%	42.5%
20	46.0%	46.0%	46.0%	46.0%	46.0%	46.0%
21	48.0%	48.0%	48.0%	48.0%	48.0%	48.0%
22	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
23	52.5%	52.5%	52.5%	52.5%	52.5%	52.5%
24	55.0%	55.0%	55.0%	55.0%	55.0%	55.0%
25	58.3%	60.0%	57.5%	75.0%	85.0%	70.0%
26	61.6%	65.0%	60.0%			
27	64.9%	70.0%	62.5%			
28	68.2%	75.0%	65.0%			
29	71.5%	80.0%	67.5%			
30	75.0%	85.0%	70.0%			

Proposed Health Care in Retirement Subsidy for Employees Hired after 7/1/07

**General Employees**

	<u>PRE-MEDICARE RETIREES</u>		<u>MEDICARE RETIREES</u>	
	<u>Individual</u>	<u>Family</u>	<u>Individual</u>	<u>Family</u>
<b><u>FY 2008</u></b>				
10 - 37 Yrs of Service	<u>Base Allowance per YOS</u>		<u>Base Allowance per YOS</u>	
	\$150.00	\$225.00	\$100.00	\$150.00
<b><u>CY 2015</u></b>				
10 - 37 Yrs of Service	<u>Base Allowance per YOS **</u>		<u>Base Allowance per YOS **</u>	
	\$148.25	\$222.50	\$99.00	\$148.25
<b><u>CY 2016</u></b>				
10 - 37 Yrs of Service	<u>Base Allowance per YOS **</u>		<u>Base Allowance per YOS **</u>	
	\$145.00	\$217.50	\$96.75	\$145.00
<b><u>CY 2017</u></b>				
10 - 37 Yrs of Service	<u>Base Allowance per YOS **</u>		<u>Base Allowance per YOS **</u>	
	\$141.50	\$212.50	\$94.50	\$141.50

\*\* Amount before an annual adjustment of the lesser of 4% or the CPI increase, beginning with FY09 (CY 2007 CPI).

**Public Safety**

	<u>PRE-MEDICARE RETIREES</u>		<u>MEDICARE RETIREES</u>	
	<u>Individual</u>	<u>Family</u>	<u>Individual</u>	<u>Family</u>
<b><u>FY 2008</u></b>	<u>Base Allowance per YOS</u>		<u>Base Allowance per YOS</u>	
10 - 24 Yrs of Service	\$150.00	\$225.00	\$100.00	\$150.00
25 Y.O.S.	\$222.00	\$333.00	\$148.00	\$222.00
<b><u>CY 2015</u></b>	<u>Base Allowance per YOS **</u>		<u>Base Allowance per YOS **</u>	
10 - 24 Yrs of Service	\$148.25	\$222.50	\$99.00	\$148.25
25 Y.O.S.	\$219.50	\$329.25	\$146.25	\$219.50
<b><u>CY 2016</u></b>	<u>Base Allowance per YOS **</u>		<u>Base Allowance per YOS **</u>	
10 - 24 Yrs of Service	\$145.00	\$217.50	\$96.75	\$145.00
25 Y.O.S.	\$214.75	\$322.00	\$143.00	\$214.75
<b><u>CY 2017</u></b>	<u>Base Allowance per YOS **</u>		<u>Base Allowance per YOS **</u>	
10 - 24 Yrs of Service	\$141.75	\$212.50	\$94.50	\$141.75
25 Y.O.S.	\$209.75	\$314.50	\$139.75	\$209.75

\*\* Amount before an annual adjustment of the lesser of 4% or the CPI increase, beginning with FY09 (CY 2007 CPI).