

COUNTY COUNCIL OF ANNE ARUNDEL COUNTY, MARYLAND

Legislative Session 2026, Legislative Day No. 14

Resolution No. 19-26

Introduced by Ms. Hummer, Chair
(by request of the County Executive)

By the County Council, July 6, 2026

1 RESOLUTION approving estimates of the annual costs of providing health insurance
2 benefits and the employer subsidies used to determine the rates for certain participants
3 under the County Employee and Retiree Health Benefits Program
4

5 WHEREAS, § 6-1-308(h)(1) of the County Code requires that the estimate of the
6 annual costs of providing benefits under the County's various health insurance
7 plans be prepared by the Personnel Officer; presented to and discussed jointly with
8 the exclusive representatives of County employees and their consultants at least ten
9 calendar days prior to presentation to the County Council; and approved by
10 resolution of the County Council; and
11

12 WHEREAS, § 6-1-308(i)(4) provides that the employer subsidy for employees
13 represented by an exclusive representative and any monetary credits for opting out
14 of coverage shall be determined through collective bargaining; and
15

16 WHEREAS, § 6-1-308(i)(5) requires that the employer subsidy for employees not
17 represented by an exclusive employee representative under Title 4 of Article 6 of
18 the County Code, survivors of employees, and survivors of retirees shall be
19 proposed by the Personnel Officer and approved by resolution of the Council; and
20

21 WHEREAS, § 6-1-308(i)(5) further requires that the resolution include the
22 proposed rates for part-time employees who are not represented by an exclusive
23 employee representative under Title 4 of Article 6 of the County Code and any
24 monetary credits given to employees not represented by an exclusive representative
25 under Title 4 of Article 6 of the County Code for opting out of coverages; and
26

27 WHEREAS, the Personnel Officer has prepared the estimate of the annual costs
28 and has proposed the subsidy and rates as required by § 6-1-308(h)(1) and (i)(5) for
29 calendar year 2027 as set forth in Exhibit A attached hereto; now, therefore, be it
30

31 *Resolved by the County Council of Anne Arundel County, Maryland, That the County*
32 *Council hereby approves the estimate of the annual costs, the employer subsidy, and the*
33 *rates and any monetary credits for calendar year 2027 as set forth in Exhibit A attached*
34 *hereto; and be it further*
35

36 *Resolved, That a copy of this Resolution be sent to Personnel Officer Anne Budowski.*

Anne Arundel County Government
2027 Annual Cost of Health Benefits
Effective 1/1/2027

Plan	Coverage	Calendar Year 2027 Total Annual Cost
National EPO	Individual	\$11,089.68
CareFirst BlueChoice Advantage	Parent and Child	\$20,015.16
	Employee and Spouse	\$23,754.36
	Family	\$30,666.12
National PPO	Individual	\$14,178.60
CareFirst BlueChoice Advantage	Parent and Child	\$25,044.36
	Employee and Spouse	\$30,037.44
	Family	\$39,007.08

Medicare Advantage	Retiree	\$11,058.24
Aetna	Retiree and Spouse	\$22,116.48

Dental HMO	Individual	\$222.72
Cigna	Parent and Child	\$445.32
	Employee or Retiree and Spouse	\$565.80
	Family	\$643.32

Dental PPO Core	Individual	\$422.52
Cigna	Parent and Child	\$749.28
	Employee or Retiree and Spouse	\$972.00
	Family	\$1,080.00

Dental PPO Buy-Up	Individual	\$653.16
Cigna	Parent and Child	\$1,158.84
	Employee or Retiree and Spouse	\$1,502.76
	Family	\$1,669.92

Vision	Individual	\$48.60
EyeMed	Parent and Child	\$96.84
	Employee or Retiree and Spouse	\$123.84
	Family	\$140.64

Employer Subsidy for Eligible Full Time Employees	
EPO	85%
PPO	75%
Dental HMO	100%
Dental PPO Core	100%
Dental PPO Buy-Up	100% of Dental PPO Core
Vision	100%

Anne Arundel County Government
2027 Annual Cost of Health Benefits
Effective 1/1/2027

Rates for Eligible Part Time Employees

The medical rates for an eligible part-time employee shall be the product of the annual cost multiplied by the employer subsidy for a full-time 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 Eligible Survivors of Retirees or Eligible Survivors of Deceased Employees

The employer subsidy for eligible survivors of retirees or eligible survivors of deceased employees shall be in accordance with Section 6-1-308(i)(6) & (i)(7) of the County Code, excluding dental and vision coverage.

There shall be no employer subsidy for dental and vision coverage for eligible survivors of retirees or eligible survivors of deceased employees.

Employer Subsidy for Retirees Hired Before 1/1/15 and Retire After 1/1/17 Based on Credited Service Plus DROP

The employer subsidy for eligible retirees shall be in accordance with Section 6-1-308(i)(13) & (i)(14) of the County Code.

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

Employer Subsidy for Retirees Hired or Rehired after 1/1/15 Based Upon Actual Plan Service Plus DROP

The employer subsidy for eligible retirees shall be in accordance with Section 6-1-308(i)(15) & (i)(16) of the County Code.

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

Employer Subsidy for Terminated Vested Employees

The employer subsidy for terminated vested employees who retire before 7/1/14 is 80%.

The employer subsidy for terminated vested employees hired before 1/1/14 who retire on or after 7/1/14 is in accordance with Section 6-1-308(i)(10) of the County Code.

There is no employer subsidy for terminated vested employees hired after 1/1/14.

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

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

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

An eligible 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.

An eligible 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.

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

An eligible full-time represented employee who opts out of medical, dental and vision coverage may receive an opt-out credit in accordance with their MOA.

Opt Out Credits for County Employees Who Are Spouses of Another County Employee

An employee eligible to participate in County Health plans, who is the spouse of another County employee who is eligible to participate in the County Health Plans shall be covered under the employee's own plan unless an election is made by the spouse to cover the employee under the Spouse's plan, in which case the employee shall be covered as a spouse but not entitled to any credit for declining coverage as an employee.