

NA = Not Applicable; NR = No Response given.

Respondent:	Fairfax County Government	City of Alexandria	Arlington County Government	Loudoun County Government	Prince William County Government	District of Columbia	Montgomery County Government	Prince George's County Government
General:								
Employee Population Active/Retired	13,139*/ 8,821	3,100/ 1,334	3,646/ 2,363	3,100/ 320	3,533/ NR	33,000/ NA	8792 Merit/NR	6,358/ 4,102
Percent enrolled in Medical Plans	81%/ 59%	70%/ 46.1%	75%	84% / NR	80%/ NR	66%/ NA	NR	81%
Health Benefits:								
Monthly Contributions to Medical Plans • Individual – ER% /EE% • Family – ER% / EE%	85/15 75/25	80/20 (61/39)** 80/20 (54/46)**	80/20 77/23	88/12 76/24	70/30 70/30	75/25 75/25	75/25 (80/20)** 75/25 (80/20)**	78/22 (73/27)** 78/22 (73/27)**
Plan Types Offered: • Health Maintenance Organization • Point of Service • Preferred Provider Organization • Consumer Driven Health Plan • Health Reimbursement Account or Health Savings Arrangement	1 1 2-High/Low	2 1 1	2 1	1 1 1 Option of HRA or HSA	1 1 1	1 1 1	2 2- High/Low	2 1
Office Visit Co-Pay (PC/Specialist)	\$10-\$15/\$15-\$25	\$15/\$25	\$15/\$30	\$15/\$30	\$20	\$10-15/\$20-30	\$5 - \$15	\$30/\$35
Office Visit Co-Insurance (PC/Specialist)	10% Low	20%	30% POS	NA	NA	NA	NA	20%
Annual Out of Pocket Maximum: • In Network – Individual/Family • Out of Network – Individual/Family	\$2,000/\$4,000 \$4,000/\$8,000	NA \$3,500/\$9,400	NA \$1,800/\$3,600	\$1,000/\$3,000 \$3,000/\$7,000	NA \$1,500/\$3,000	\$1,500/\$3,000 \$3,500/\$9,400	\$1,100/\$2,000 \$2,000/\$4,000	NA \$2,000/\$4,000
Pharmacy:								
Retail Co-Pays – Generic Formulary Brand Non Formulary Brand	\$7 - \$10 \$20 \$35	\$10 \$25 \$40	\$10 - \$15 \$25 \$45-\$50	\$5 \$25 \$45	\$10 \$30 \$60	\$ 5 - \$20 \$20 - \$40 \$35 - \$55	\$4 - \$10 \$4 - \$20 \$35	\$10-\$20 Greater of \$30 or 30% Greater of \$40 or 20%
Mail Co-Pays – Generic Formulary Brand Non Formulary Brand	\$14 - \$16 \$36 \$66	\$20 \$50 \$80	\$13 - \$20 \$23 - \$50 \$38 - \$90	\$10 \$50 \$90	\$ 20 \$ 60 \$120	\$ 8 - \$20 \$18 - \$40 \$33 - \$80	SAME AS ABOVE	SAME AS ABOVE
Retail Co-Ins – Generic Formulary Brand Non Formulary Brand	NA 20%/\$50 30%/\$100	NA	NA	NA	NA	NA	NA	NA
Annual Rx Out of Pocket Maximum	\$1,000/ \$2,000							
Mail Co-Ins – Generic Formulary Brand Non Formulary Brand	NA 20%/\$100 30%/\$200	NA	NA	NA	NA	NA	NA	NA
Annual Rx Out of Pocket Maximum	\$1,000/ \$2,000							
Wellness Program with Incentives	NO	YES	NO	YES	NO	NO	YES – new for 2013	NO
Dental Plan - Voluntary or Bundled	Voluntary	Voluntary	Voluntary	Bundled with Medical	Voluntary	Voluntary	Voluntary	Voluntary
Contribution Percentage ER/EE	50/50	--	90/10	Same as Medical	50/50	0/100	0/100	0/100
Vision Plan – Voluntary or Bundled	Bundled with Medical	NO	NO	Bundled with Medical	Voluntary	Voluntary	Voluntary	Voluntary
Life Insurance:								
• Provide Employer Paid Life Insurance	YES	YES	YES	YES	YES, through VRS	YES	YES	YES, employees pay 66% of premium
• Flat Amount or multiple of salary	1 times annual salary	1 times annual salary	1 times annual salary	2 times annual salary	NA	1 times annual salary + \$2,000	1 times annual salary	2 times annual salary
• Option for Voluntary Life; Maximum	YES, 4 time annual salary, \$1,000,000	YES, 2 times annual salary	YES, 5 times annual salary	YES, \$700,000	YES, through VRS	YES	YES, \$400,000	YES, 4 times annual salary, \$600,000
• Option for Dependent Life o Spouse Coverage o Dependent Child Coverage	\$10,000/ \$15,000 \$ 5,000/ \$ 7,500	\$5,000/ \$10,000 \$2,000/ \$ 5,000	50% of employees coverage, \$250,000 \$10,000	50% up to 2 times employees salary \$10,000 - \$30,000	Up to 2 times employees salary Up to \$30,000	\$10,000/\$25,000/\$50,000 \$10,000	\$2,000 - \$10,000 \$100 - \$5,000	NA
Retiree Coverage:								
Retiree Health Coverage offered	YES	YES	YES	YES	YES, until age 65	NO	YES	YES
What percentage of premium do retirees pay per month for health coverage?	100%	Varies	16 – 44% individual 29 – 61% 2 or more	Varies by years of service and plan	0%	NA	20 – 100% by years of service and plan	Same as Actives
Is there a stipend or subsidy for retirees?	YES, by years of service; \$30-\$220 per month	YES, \$260, if hired after 2007, \$260 is adjusted for service	YES, Under 65 have variable amount by years of service;	NO (Contributions of 5% - 84% based on years of service)	VRS/PWC Health Credit for 15+ years of service (\$5.50 * years of service)	NA	NO (Contributions of 50% - 70% based on years of service)	NO

*Employees eligible for benefits include those in: the County position count, merit grant positions, positions in non-appropriated funds and those in benefit eligible non-merit positions.

**Contribution percentages shown in parentheses are for Point of Service (POS) and Preferred Provider Organization (PPO) plans.