



Maryland Federal Employees

MD Payroll Premium rates are Biweekly for industry Class C.
Rate sheet prepared by DANA PURNELL & COMPANY, INC. 7/25/26 11:12 PM

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CANCER PROTECTION ASSURANCE PLAN LEVEL 3 - Series B70300

Age	Coverage	Premium	IDR	SDR	Total
18-75	INDIVIDUAL	\$22.93	\$2.82	\$0.42	\$26.17
18-75	INSURED/SPOUSE	\$39.24	\$6.49	\$0.42	\$46.15
18-75	ONE-PARENT FAMILY	\$22.93	\$2.82	\$0.42	\$26.17
18-75	TWO-PARENT FAMILY	\$39.24	\$6.49	\$0.42	\$46.15

IDR* = Optional Initial Diagnosis Rider (Series B70050) 5 units (\$500)
SDR* = Optional Specified Disease Rider (Series B70052)

Age	Coverage	Aflac Plus Rider
18-29	INDIVIDUAL	\$1.38
30-39		\$2.04
40-49		\$3.48
50-70		\$5.76
18-29		\$2.64
30-39	INSURED/SPOUSE	\$3.96
40-49		\$6.60
50-70		\$11.28
18-29		\$2.64
30-39		\$3.00
40-49	ONE-PARENT FAMILY	\$4.14
50-70		\$5.94
18-29		\$3.30
30-39		\$4.44
40-49		\$6.72
50-70	TWO-PARENT FAMILY	\$11.40

AFLAC ACCIDENT INSURANCE - 24-HOUR ACCIDENT OPTION 3 - Series A38000

Age	Coverage	Premium	Total
18-75	INDIVIDUAL	\$15.65	\$15.65
18-75	INSURED/SPOUSE	\$22.16	\$22.16
18-75	ONE PARENT FAMILY	\$26.33	\$26.33
18-75	TWO PARENT FAMILY	\$32.26	\$32.26

AFLAC-SHORT TERM DISABILITY - Series A-57600

Elimination Period Accident/Sickness - 14/14 DAYS

Annual Income		\$40,000	\$42,000	\$44,000	\$46,000	\$48,000	\$50,000	\$52,000	\$54,000	\$56,000	\$58,000
Monthly Benefit		\$2,000	\$2,100	\$2,200	\$2,300	\$2,400	\$2,500	\$2,600	\$2,700	\$2,800	\$2,900
Benefit Period	Age										
6 MONTHS	18-49	\$25.20	\$26.46	\$27.72	\$28.98	\$30.24	\$31.50	\$32.76	\$34.02	\$35.28	\$36.54
	50-64	\$34.80	\$36.54	\$38.28	\$40.02	\$41.76	\$43.50	\$45.24	\$46.98	\$48.72	\$50.46
	65-74	\$43.20	\$45.36	\$47.52	\$49.68	\$51.84	\$54.00	\$56.16	\$58.32	\$60.48	\$62.64
12 MONTHS	18-49	\$36.00	\$37.80	\$39.60	\$41.40	\$43.20	\$45.00	\$46.80	\$48.60	\$50.40	\$52.20
	50-64	\$49.20	\$51.66	\$54.12	\$56.58	\$59.04	\$61.50	\$63.96	\$66.42	\$68.88	\$71.34
	65-74	\$68.40	\$71.82	\$75.24	\$78.66	\$82.08	\$85.50	\$88.92	\$92.34	\$95.76	\$99.18



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AFLAC HOSPITAL CHOICE - OPTION 1 Benefit Amount \$1,000 - Series B40100

Age	Coverage	Premium	EBR	HSSCR	Total
18-49	INDIVIDUAL	\$14.28	\$6.18	\$9.72	\$30.18
50-59		\$14.58	\$6.96	\$12.48	\$34.02
60-75		\$15.00	\$7.08	\$16.26	\$38.34
18-49	INSURED/SPOUSE	\$20.28	\$12.96	\$17.82	\$51.06
50-59		\$21.48	\$14.52	\$24.78	\$60.78
60-75		\$22.92	\$14.70	\$31.08	\$68.70
18-49	ONE-PARENT FAMILY	\$18.18	\$12.30	\$13.50	\$43.98
50-59		\$18.42	\$12.54	\$15.36	\$46.32
60-75		\$18.72	\$12.84	\$20.10	\$51.66
18-49	TWO-PARENT FAMILY	\$21.54	\$15.72	\$18.18	\$55.44
50-59		\$21.72	\$16.02	\$29.22	\$66.96
60-75		\$23.22	\$16.68	\$33.18	\$73.08

EBR*: Extended Benefit Rider Premium (Available for ages 18-75)

HSSCR*: Hospital Stay and Surgical Care Rider Premium (Available for ages 18-75)

CRITICAL CARE PROTECTION POLICY - Series A74300

Critical Care Protection (Individual)

FOBBR: First Occurrence Building Benefit Rider (Rider Series A74050)
SHERR: Specified Health Event Recovery Benefit Rider (Rider Series A74051)

Age	Premium	FOBBR	SHERR	Total
18-35	\$8.22	\$1.08	\$0.54	\$9.84
36-45	\$11.94	\$1.98	\$1.32	\$15.24
46-55	\$17.64	\$2.34	\$2.16	\$22.14
56-70	\$24.48	\$2.58	\$3.06	\$30.12

Critical Care Protection (Insured/Spouse)

Age	Premium	FOBBR	SHERR	Total
18-35	\$15.78	\$2.16	\$1.08	\$19.02
36-45	\$21.60	\$3.96	\$2.22	\$27.78
46-55	\$33.18	\$4.68	\$3.72	\$41.58
56-70	\$47.34	\$5.16	\$5.70	\$58.20

Critical Care Protection (One Parent Family)

Age	Premium	FOBBR	SHERR	Total
18-35	\$13.98	\$1.14	\$0.60	\$15.72
36-45	\$16.50	\$2.10	\$1.32	\$19.92
46-55	\$21.66	\$2.40	\$2.16	\$26.22
56-70	\$31.38	\$2.70	\$3.12	\$37.20

Critical Care Protection (Two Parent Family)

Age	Premium	FOBBR	SHERR	Total
18-35	\$17.88	\$2.22	\$1.14	\$21.24
36-45	\$23.46	\$4.08	\$2.40	\$29.94
46-55	\$35.16	\$4.74	\$4.02	\$43.92
56-70	\$50.70	\$5.28	\$6.00	\$61.98



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DENTAL LEVEL 2 - Series A-82300R

Age	Coverage	Premium	Total
18-70	INDIVIDUAL	\$18.18	\$18.18
18-70	INSURED/SPOUSE	\$35.64	\$35.64
18-70	ONE-PARENT FAMILY	\$35.40	\$35.40
18-70	TWO-PARENT FAMILY	\$53.28	\$53.28

HOSPITAL PROTECTION PLAN THREE - Series A46300 - Individual

Age	Premium	Rider*	Total
18-39	\$18.78	\$7.44	\$26.22
40-49	\$23.64	\$8.40	\$32.04
50-59	\$29.88	\$11.52	\$41.40
60-70	\$35.70	\$17.04	\$52.74

HOSPITAL PROTECTION PLAN THREE - Series A46300 - One Parent Family

Age	Premium	Rider*	Total
18-39	\$26.40	\$10.80	\$37.20
40-49	\$29.76	\$11.04	\$40.80
50-59	\$35.04	\$12.72	\$47.76
60-70	\$43.80	\$18.00	\$61.80

HOSPITAL PROTECTION PLAN THREE - Series A46300 - Insured/Spouse

Age	Premium	Rider*	Total
18-39	\$34.20	\$14.16	\$48.36
40-49	\$39.48	\$16.08	\$55.56
50-59	\$50.58	\$21.60	\$72.18
60-70	\$59.28	\$33.84	\$93.12

HOSPITAL PROTECTION PLAN THREE - Series A46300 - Two Parent Family

Age	Premium	Rider*	Total
18-39	\$39.36	\$17.76	\$57.12
40-49	\$43.26	\$18.72	\$61.98
50-59	\$54.78	\$22.80	\$77.58
60-70	\$65.46	\$35.04	\$100.50

* 4 units of Optional Hospital Rider A46050 (\$250 per unit) selected

VISION NOW - Series VSN100

Age	Individual	Insured/Spouse	One Parent Family	Two Parent Family
18-39	\$6.42	\$10.11	\$10.57	\$13.34
40-49	\$8.72	\$14.72	\$12.18	\$17.22
50-70	\$13.11	\$22.57	\$15.18	\$23.03