



Benefits Guide for City of Baltimore Employees

The following benefits are open to city employees who are in an AFSCME bargaining unit.

Access your full union contract at www.afscme44.org/contracts.

Healthcare Benefits (2026)

AFSCME negotiates healthcare benefits together with other unions that represent city employees, including CUB, MAPS, and IAFF. More info is in **Addendum A** of our contract and on the DHR website.

Note: Most changes to your healthcare benefits can only be made during open enrollment.

Medical Plans	<ul style="list-style-type: none"> • Aetna Select Open Access (HMO) • BlueChoice Advantage (PPO) • Kaiser Permanente (HMO)
Prescription Drug Coverage	CVS Caremark Prescription
Vision Coverage	NVA - National Vision Administrators

If you are able to provide satisfactory proof of alternative Health Insurance coverage received in another plan and elect not to take any coverage under a City Health Care Plan, you will receive an annual payment of \$2,500 to be paid biweekly (Article 18, Item G).

Supplemental Benefits for AFSCME Members

Death and Dismemberment Benefit	Provides a lump sum of \$15,000 or annual salary (whichever is greater), in the case of ordinary or accidental death <i>See Article 18, Item B for more information.</i>
Baltimore City Employees' Retirement System	Pension benefit for city employees <i>See Article 29 or contact BCERS for more info: www.bcercs.org.</i>
Baltimore City Deferred Compensation	Supplemental retirement savings <i>See www.retirewithbmore.com for more info.</i>
SF&C Insurance	Supplemental insurance benefits reserved ONLY for AFSCME members <i>See www.sfandc.com for more info.</i>

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