



2012 Health Insurance Rates and New Coverage Tiers

In response to your requests, we are adding additional coverage tiers to our health insurance for 2012! In addition, we have adjusted the salary brackets that determine how much you pay in premiums. Please review the information below for more details.

Why are we adding additional tiers?

In addition to the fact that adding tiers is the #1 benefit change requested, adding tiers will allow us to allocate the cost of coverage more fairly based upon who is covered and who incurs the claims. Today, a two person family covering one adult and one child pays the same premium as a family of five covering two adults and 3 children. With the addition of the new tiers, that same two person family will pay a premium that is more closely aligned to their family structure and usage of the coverage.

What tiers are being added?

We are adding Employee + Spouse, which is self-explanatory. In addition, we are adding Employee + Child(ren). This tier will be used for single parent families or those families only needing coverage for one adult and his/her child or children.

What are the rates for 2012?

We are pleased to announce that there is no across the board rate increase for 2012! With the addition of the new tiers and the adjusted salary brackets, the 2012 rates for health insurance only are listed below. Note that while this is a great start, over the coming years we will be working to ensure that the premiums paid by each respective tier are more closely aligned with their family structures as well as how each tier uses the coverage and incurs costs. In future years we will add the additional tiers to our dental and vision coverages.

	<26,700				26,700-39,999.99				≥40,000			
	<u>Self</u>	<u>EE + Sp</u>	<u>EE + Ch</u>	<u>Family</u>	<u>Self</u>	<u>EE + Sp</u>	<u>EE + Ch</u>	<u>Family</u>	<u>Self</u>	<u>EE + Sp</u>	<u>EE + Ch</u>	<u>Family</u>
Biweekly	42.28	86.68	80.34	93.02	63.42	130.02	120.50	139.53	84.56	173.35	160.67	186.04
Monthly	91.61	187.79	174.06	201.54	137.41	281.69	261.09	302.31	183.21	375.59	348.11	403.08
18-pay	61.07	125.20	116.03	134.36	91.61	187.80	174.05	201.54	122.14	250.40	232.07	268.71