



2013 Health Insurance Rates and New Dental Coverage Tiers

What are the rates for 2013?

Health insurance premiums for 2013 will increase by 3% across all tiers. The ratio used to determine the cost of family coverage will also be expanded from 2.2 times the employee only cost to 2.25 times the employee cost to more closely reflect the number of individuals covered, and the amount of usage, under our family plans. This ratio will be adjusted a little at the time over the coming years until the ratio more accurately reflects the total cost of coverage for our families compared to those with employee only coverage.

We are adding additional coverage tiers to our dental insurance for 2013. Please review the information below for more details.

Why are we adding additional dental tiers?

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.

Health Insurance Rates

	<u>≤26,699.99</u>				<u>26,700-39,999.99</u>				<u>≥40,000</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>	<u>Self</u>	<u>EE + Sp</u>	<u>EE + Ch</u>	<u>Family</u>
Biweekly	43.54	89.28	82.74	97.99	65.32	133.92	124.11	146.98	87.09	178.55	165.48	195.97
Monthly	94.36	193.43	179.27	212.31	141.53	290.15	268.91	318.46	188.71	386.86	358.55	424.61
18-pay	62.90	128.96	119.52	141.53	94.36	193.43	179.28	212.30	125.81	257.91	239.04	283.07

Dental Insurance Rates with New Coverage Tiers

	<u>Basic</u>				<u>Expanded</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	5.82	13.08	12.50	18.90	13.82	31.10	29.72	44.93
Monthly	12.60	28.35	27.09	40.95	29.95	67.39	64.39	97.34
18-pay	8.40	18.90	18.06	27.30	19.97	44.93	42.93	64.89