

REGULAR FULL-TIME EMPLOYEES

Monthly FY 2013 Health Insurance Premiums
Effective July 1, 2012 through June 30, 2013

Kaiser Permanente											
		HMO (In Plan Coverage Only)					POS (In Plan or out of Plan Coverage)				
		TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST	TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST
Individual	Monthly	\$507.78	\$406.22	80.00%	\$101.56	20.00%	\$661.88	\$406.22	61.37%	\$255.66	38.63%
	Bi-Weekly*				\$50.78	\$127.83					
Employee + One	Monthly	\$1,015.56	\$812.45	80.00%	\$203.11	20.00%	\$1,548.27	\$812.45	52.47%	\$735.82	47.53%
	Bi-Weekly*				\$101.56	\$367.91					
Family	Monthly	\$1,294.84	\$1,035.87	80.00%	\$258.97	20.00%	\$1,919.45	\$1,035.87	53.97%	\$883.58	46.03%
	Bi-Weekly*				\$129.48	\$441.79					

United Health Care											
		Choice (In Plan Coverage Only)					Choice Plus (In Plan or out of Plan Coverage)				
		TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST	TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST
Individual	Monthly	\$585.43	\$468.34	80.00%	\$117.09	20.00%	\$699.24	\$468.34	66.98%	\$230.90	33.02%
	Bi-Weekly*				\$58.54	\$115.45					
Employee + One	Monthly	\$1,170.86	\$936.69	80.00%	\$234.17	20.00%	\$1,478.44	\$936.69	63.36%	\$541.75	36.64%
	Bi-Weekly*				\$117.09	\$270.88					
Family	Monthly	\$1,504.56	\$1,203.65	80.00%	\$300.91	20.00%	\$1,900.00	\$1,203.65	63.35%	\$696.35	36.65%
	Bi-Weekly*				\$150.46	\$348.18					

*Bi-Weekly payments are for 24 pay periods. Premium payments are not deducted for two pay periods per year.

updated: 5/11/2012

REGULAR PART-TIME EMPLOYEES

Monthly FY 2013 Health Insurance Premiums
Effective July 1, 2012 through June 30, 2013

Kaiser Permanente											
		HMO (In Plan Coverage Only)					POS (In Plan or out of Plan Coverage)				
		TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST	TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST
Individual	Monthly	\$507.78	\$253.89	50.00%	\$253.89	50.00%	\$661.88	\$253.89	38.36%	\$407.99	61.64%
	Bi-Weekly*				\$126.95					\$204.00	
Employee + One	Monthly	\$1,015.56	\$507.78	50.00%	\$507.78	50.00%	\$1,548.27	\$507.78	32.80%	\$1,040.49	67.20%
	Bi-Weekly*				\$253.89					\$520.25	
Family	Monthly	\$1,294.84	\$647.42	50.00%	\$647.42	50.00%	\$1,919.45	\$647.42	33.73%	\$1,272.03	66.27%
	Bi-Weekly*				\$323.71					\$636.02	

United Health Care											
		Choice (In Plan Coverage Only)					Choice Plus (In Plan or out of Plan Coverage)				
		TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST	TOTAL COST	CITY COST	CITY % OF COST	EMPLOYEE COST	EMPLOYEE % OF COST
Individual	Monthly	\$585.43	\$292.72	50.00%	\$292.72	50.00%	\$699.24	\$292.72	41.86%	\$406.53	58.14%
	Bi-Weekly*				\$146.36					\$203.26	
Employee + One	Monthly	\$1,170.86	\$585.43	50.00%	\$585.43	50.00%	\$1,478.44	\$585.43	39.60%	\$893.01	60.40%
	Bi-Weekly*				\$292.72					\$446.51	
Family	Monthly	\$1,504.56	\$752.28	50.00%	\$752.28	50.00%	\$1,900.00	\$752.28	39.59%	\$1,147.72	60.41%
	Bi-Weekly*				\$376.14					\$573.86	

*Bi-Weekly payments are for 24 pay periods. Premium payments are not deducted for two pay periods per year.
updated: 5/11/2012

Health Care Reform

The Health Care Reform Act effective September 23, 2010 mandates that dependents can continue health coverage on their parent's health plan up to age 26. Your dependent child must be less than 26 years of age and ineligible for health coverage through his/her employer. **If you have an eligible dependent child who was dropped from your health or dental coverage due to ineligibility because of age, who now meets the eligibility requirements specified above, now is the time to re-enroll your child for health and/or dental coverage effective July 1, 2012.**

Qualifying Events

Employees are responsible for notifying the Benefits Division of any changes in their dependents' status (Divorce, Birth, Legal Adoption, Legal Guardianship, Death, Eligible Dependent's loss of health coverage). These qualifying events allow employees to change tiers but not plans even after open enrollment has ended. If you have any questions or concerns regarding your dependent enrollments and eligibility requirements please contact the Benefits Division at 746-3785 for assistance.

Kaiser HMO & POS

In addition to the premium rate increases noted above, the increase in employee cost sharing and the introduction of a new third tier, the only change to Kaiser Permanente plan benefits effective July 1, 2012 is that coverage is in compliance with the Virginia Autism Mandate. Please contact Human Resources if you desire additional details.

United Healthcare Choice & Choice Plus

Besides the premium rate increases noted above, the increase in employee cost sharing and the introduction of a new third tier, there are no changes to United Healthcare plan benefits effective July 1, 2012.

Dominion Dental

Dominion Dental rates for the Select Plan are increased by 3% in FY 13 while the premium remains the same for the Access PPO Plan.

Dominion Dental Services		
Biweekly Employee Cost	Select Plan	Access PPO
Subscriber Only	\$9.76	\$18.18
Subscriber & One Dependent	\$16.28	\$33.98
Subscriber & Two or More Dependents	\$21.96	\$51.59

Below is a comparison of current employee costs for two tiers, premium changes due to the shift from 16% to 20% employee cost sharing, Kaiser and UHC cost increases and the options available to you under the new three tier structure. The table shows the changes in cost for Employee +One and Family due to the added tier.

Health Care Cost Changes

Employees Hired Before 7/1/2010

Provider & Plan Type	Coverage Option	FY 2012 Employee Cost	Premium after increase from 16% to 20%	Kaiser 7.1% UHC 10% Increase	Tier Change increase or decrease*	FY 2013 Employee Rates	\$ Change FY12-FY13**	% Change FY12-FY13
Kaiser HMO	Single	\$75.86	\$94.82	\$6.73	\$0.00	\$101.56	\$25.70	33.88%
	Employee +One				-\$20.62	\$203.11	\$24.13	13.48%
	Family	\$178.98	\$223.73	\$15.88	\$19.36	\$258.97	\$79.99	44.69%
Kaiser PPO/POS	Single	\$220.19	\$239.15	\$16.74	\$0.00	\$255.66	\$35.47	16.11%
	Employee +One				-\$145.99	\$735.82	\$228.81	45.13%
	Family	\$507.01	\$551.76	\$38.62	\$293.75	\$883.58	\$376.57	74.27%
United Healthcare HMO	Single	\$85.15	\$106.44	\$10.64	\$0.00	\$117.09	\$31.94	37.51%
	Employee +One				-\$42.10	\$234.17	\$33.24	16.54%
	Family	\$200.93	\$251.16	\$25.12	\$24.64	\$300.91	\$99.98	49.76%
United Healthcare PPO	Single	\$188.61	\$209.90	\$20.99	\$0.00	\$230.90	\$42.29	22.42%
	Employee +One				\$11.14	\$541.75	\$109.60	25.36%
	Family	\$432.15	\$482.38	\$48.24	\$165.75	\$696.35	\$264.20	61.14%

* **The Tier change increase or decrease is the difference between the FY12 Family cost plus the Kaiser 7.1% or the UHC 10% increase and the FY 13 Employee +One or FY 13 Family cost.

**The year-to-year cost difference for Employee +One plans is the new FY 2013 Employee +One cost minus the FY 2012 Family Plan cost.

***Rounding differences result in slight variances.

Employees Hired After 7/1/2010

Provider & Plan Type	Coverage Option	FY 2012 Employee Cost	Premium after increase from 16% to 20%	Kaiser 7.1% UHC 10% Increase	Tier Change increase or decrease*	FY 2013 Employee Rates	\$ Change FY12-FY13**	% Change FY12-FY13
Kaiser HMO	Single	\$94.82	Already @ 20%	\$6.73	\$0.00	\$101.56	\$6.74	7.11%
	Employee +One				-\$20.62	\$203.11	(\$20.62)	-9.22%
	Family	\$223.73	Already @ 20%	\$15.88	\$19.36	\$258.97	\$35.24	15.75%
Kaiser PPO/POS	Single	\$239.15	Already @ 20%	\$16.98	\$0.00	\$255.66	\$16.51	6.90%
	Employee +One				-\$145.99	\$735.82	\$184.06	33.36%
	Family	\$551.76	Already @ 20%	\$39.17	\$293.75	\$883.58	\$331.82	60.14%
United Healthcare HMO	Single	\$106.44	Already @ 20%	\$10.64	\$0.00	\$117.09	\$10.65	10.01%
	Employee +One				-\$42.10	\$234.17	(\$16.99)	-6.76%
	Family	\$251.16	Already @ 20%	\$25.12	\$24.64	\$300.91	\$49.75	19.81%
United Healthcare PPO	Single	\$209.90	Already @ 20%	\$20.99	\$0.00	\$230.90	\$21.00	10.00%
	Employee +One				\$11.14	\$541.75	\$59.37	12.31%
	Family	\$482.38	Already @ 20%	\$48.24	\$165.75	\$696.35	\$213.97	44.36%

* **The Tier change increase or decrease is the difference between the FY12 Family cost plus the Kaiser 7.1% or the UHC 10% increase and the FY 13 Employee +One or FY 13 Family cost.

**The year-to-year cost difference for Employee +One plans is the new FY 2013 Employee +One cost minus the FY 2012 Family Plan cost.

***Rounding differences result in slight variances.