

City Employee Health Insurance Program Overview

Self-funded program -- reinsurance after \$35,000 in individual annual claims

Reinsurance and 3rd Party Administration program year -- August 1st to July 31st
monthly premium costs -- \$138.09 single/\$318.99 family
monthly employee contribution -- \$0 single(0%)/\$45 family(14%)

Deductible year – January 1st to December 31st
current deductibles -- \$500 single/\$1,000 family

Potential move to a higher deductible plan with a HSA
deductibles -- \$1,100 - \$2,500 single/\$2,200 - \$5,000 family
City provides seed for HSA, contribution declines over time
reinsurance level at \$35,000
employee monthly premium contribution higher?

Timeframe considerations:

Reinsurance Renewal
8-1-2009
Plan remains current

Reinsurance Renewal
1-1-2010
employee contribution level?
wellness program-incentive?

Reinsurance Renewal
1-1-2011
Higher deductible--HSA
Wellness program-incentive?