

City of Crossville

	Year 11-12 Network S Blue Cross	FY 12-13 Network S Blue Cross Option	Paying Now	\$104,004.50
Health Insurance			Jan 1, 2013 start	\$110,218.88
1. Calendar Year Deductible	\$2,000.00	\$2,500.00	Difference	\$6,214.38
	Family 2X	Family 2X		
2. Co-Insurance (we pay - you pay)			Yearly	\$74,572.56
80-20% of the Next	\$2,500.00	\$2,500.00		
100 - 0% of the Balance	\$0.00	\$0.00	Budgeted	\$75,000.00
3. Manage Care Network	Network S	Network S		
4. Per Person Per Year Stop Loss	\$2,500.00	\$3,000.00	6% INCREASE ALLOCATION UNDER THE DUER PLAN	
	Family 2X	Family 2X	\$37,286.28	*City Costs
5. Office Visit Co-Pay	\$35.00	\$35.00	\$37,286.28	**Employee Costs
Specialist Office Visit Co-Pay	\$50.00	\$50.00		
6. Out Patient Surgery	Ded/Coin	Ded/Coin	6% INCREASE ALLOCATION UNDER THE PROPOSED PLAN	
			\$74,572.56	City Costs
7. Drug Card "Co-Pay"	\$7-\$45-\$70	\$7-\$45-\$70	\$0.00	Employee Costs
8. ER "Co-Pay"	\$250.00	\$250.00		
9. Vision	Included	Included		
Estimated Monthly Cost			TOTAL COST	EXPECTED COSTS
Health			CURRENT	PROPOSED
Employee	\$351.38	\$372.36	PLAN	PLAN
Employee/Spouse	\$737.20	\$781.26	\$1,248,054.00	\$1,322,627.00
Employee/Children)	\$642.50	\$680.89		
Family	\$1,065.15	\$1,128.83	\$247,421.00	\$247,421.00
				PAID BY EMPLOYEES
Estimated Monthly Cost	\$104,004.50	\$110,218.88	\$1,000,633.00	\$1,075,206.00
% Rate Increase		6%		PAID BY CITY
			DIFFERENCE	\$74,573.00

*Duer Plan -- City picks up half of the dependent cost

** Employee picks up half of the dependent costs