



Washington State Health Care Authority
Public Employees Benefits Division

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August 3, 2012

TO: PEBB Participating School Districts and Employer Groups
(Political Subdivisions & Tribal Governments)

FROM: Steve Norsen, Manager
PEBB Outreach and Training Team

SUBJECT: 2013 Rates – Tiered – Medical-Only Package

Enclosed you will find revised rates that become effective January 1, 2013, for school districts and employer groups accepting the medical-only benefits package.

If you have an IRS Section 125 Plan that allows employee premium dollars to be treated as a pre-tax deduction, note that if an employee's non-tax qualified dependents do not qualify as IRS dependents, a portion of the premium employers pay toward the family's coverage is considered taxable income to the employee. To assist you, we have included examples of how the state calculates these amounts for state agency personnel [Tables 1-7]. These tables should only be used as a template in developing calculations that are based on your employer contribution rate.

This year, Open Enrollment will run from November 1 – November 30, 2012. In early October, the Public Employees Benefits Board (PEBB) program will publish the *For Your Benefit* newsletter for all employees. This newsletter is the employees' only printed open enrollment information. However, information will also be available on the PEBB web site at, www.pebb.hca.wa.gov prior to the start of open enrollment.

Employees who make an online plan change using E-Coverage will not see a premium rate. Instead, a pop-up box will prompt them to contact their personnel or payroll office for premium information. To support their decisions, you may want to distribute 2013 information regarding how much your employees are expected to pay before open enrollment so they can have those available when making a plan selection.

If you have questions about the rates, please contact me at (360) 725-0831 or steve.norsen@hca.wa.gov.

Enclosures

c: Kim Grindrod

K-12 and Employer Groups (Political Subdivisions & Tribal Governments) Active Tiered Rates for Medical Only Package

2013 PEBB Bid Rates
HCA Finance and Administration

Plan Name	Subscriber	Subscriber and Spouse	Subscriber and Child(ren)	Full Family
Group Health Classic	\$ 632.25	\$ 1,210.73	\$ 1,066.11	\$ 1,644.59
Group Health Value	\$ 582.81	\$ 1,111.85	\$ 979.59	\$ 1,508.63
Group Health CDHP	\$ 561.36	\$ 1,065.99	\$ 954.42	\$ 1,400.72
Kaiser Permanente Classic	\$ 614.65	\$ 1,175.53	\$ 1,035.31	\$ 1,596.19
Kaiser CDHP	\$ 546.54	\$ 1,035.85	\$ 928.11	\$ 1,359.09
Uniform Medical Plan Classic	\$ 593.42	\$ 1,133.07	\$ 998.16	\$ 1,537.81
Uniform Medical Plan CDHP	\$ 547.54	\$ 1,037.85	\$ 929.86	\$ 1,361.84

PUB No. 52-489

PEBB Program for 2013

Additional Taxable Income for Non-Tax Qualified Dependents

Table 1: Employer Share Medical and Dental

2013 Monthly State Premium Contribution for Medical and Dental for Active Employees

Additional Taxable Income for Non-Tax Qualified Dependent Coverage

MEDICAL AND DENTAL PLAN	Partner*	Subscriber's or Partner's Child(ren)*	Partner and Child(ren)*
All Medical Plans	\$ 499	\$ 393	\$ 892

Table 2: Employer Share Dental Only

Sample chart for dental only enrollment-taxable amount for dependents

DENTAL PLAN	Partner*	Subscriber's or Partner's Child(ren)*	Partner and Child(ren)*
All Dental Plans	\$ 46	\$ 46	\$ 92

2013 Monthly State Contribution for Medicare Retirees (monthly state subsidy)**

Additional taxable income for non-tax qualified domestic partners

GHC Medicare Only	\$ 129
Kaiser Classic	\$ 145
Uniform Medical Plan PPO	\$ 150
Plan F Retired	\$ 103
Plan F Disabled	\$ 150

*Premiums displayed are rounded to the nearest dollar, consistent with IRS tax reporting

**Retiree subsidy is limited to 50% of the total premium paid to the health plan by state law

**State and Higher Education Active Employee Monthly Contributions (Deductions)
For Non-Tax Qualified Dependents
Final 2013 PEBB Rates-HCA Finance and Administration**

Table 3: Total Monthly Employee Contribution Owed for All Coverage (Pre-tax and post-tax combined)

Plan Name	Subscriber	Subscriber and Spouse	Subscriber and Child(ren)	Full Family
Group Health Classic	\$ 115	\$ 240	\$ 201	\$ 326
Group Health Value	\$ 66	\$ 142	\$ 116	\$ 192
Group Health CDHP	\$ 36	\$ 82	\$ 63	\$ 109
Kaiser Permanente Classic	\$ 98	\$ 206	\$ 172	\$ 280
Kaiser CDHP	\$ 21	\$ 52	\$ 37	\$ 68
Uniform Medical Plan PPO	\$ 77	\$ 164	\$ 135	\$ 222
Uniform Medical Plan PPO CDHP	\$ 22	\$ 54	\$ 39	\$ 71

Table 4: Post-Tax Partner Share for "Subscriber and Spouse" Tier

Plan Name	Subscriber and Spouse	Subscriber	Partner
Group Health Classic	\$ 240	\$ 115	\$ 125
Group Health Value	\$ 142	\$ 66	\$ 76
Group Health CDHP	\$ 82	\$ 36	\$ 46
Kaiser Permanente Classic	\$ 206	\$ 98	\$ 108
Kaiser CDHP	\$ 52	\$ 21	\$ 31
Uniform Medical Plan PPO	\$ 164	\$ 77	\$ 87
Uniform Medical Plan PPO CDHP	\$ 54	\$ 22	\$ 32

Table 6: Post Tax Partner and Child(ren) Share for "Full Family" Tier

Plan Name	Full Family	Subscriber	Partner and Child(ren)
Group Health Classic	\$ 326	\$ 115	\$ 211
Group Health Value	\$ 192	\$ 66	\$ 126
Group Health CDHP	\$ 109	\$ 36	\$ 73
Kaiser Permanente Classic	\$ 280	\$ 98	\$ 182
Kaiser CDHP	\$ 68	\$ 21	\$ 47
Uniform Medical Plan PPO	\$ 222	\$ 77	\$ 145
Uniform Medical Plan PPO CDHP	\$ 71	\$ 22	\$ 49

Table 5: Post Tax Partner Share for "Full Family" Tier

Plan Name	Full Family	Subscriber and Child(ren)	Partner
Group Health Classic	\$ 326	\$ 201	\$ 125
Group Health Value	\$ 192	\$ 116	\$ 76
Group Health CDHP	\$ 109	\$ 63	\$ 46
Kaiser Permanente Classic	\$ 280	\$ 172	\$ 108
Kaiser CDHP	\$ 68	\$ 37	\$ 31
Uniform Medical Plan PPO	\$ 222	\$ 135	\$ 87
Uniform Medical Plan PPO CDHP	\$ 71	\$ 39	\$ 32

Table 7: Post Tax Partner's Child(ren) Share for "Subscriber and Child(ren)" Tier

Plan Name	Subscriber and Child(ren)	Subscriber	Partner's Children
Group Health Classic	\$ 201	\$ 115	\$ 86
Group Health Value	\$ 116	\$ 66	\$ 50
Group Health CDHP	\$ 63	\$ 36	\$ 27
Kaiser Permanente Classic	\$ 172	\$ 98	\$ 74
Kaiser CDHP	\$ 37	\$ 21	\$ 16
Uniform Medical Plan PPO	\$ 135	\$ 77	\$ 58
Uniform Medical Plan PPO CDHP	\$ 39	\$ 22	\$ 17