

## Washington State Health Care Authority Public Employees Benefits Board

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September 14, 2006

TO: Benefits Offices of University of Washington, Washington State University,

Western Washington University, and Central Washington University

FROM: Megan Atkinson, Financial Services Manager

Finance and Budget Office

SUBJECT: Revised Fiscal Year 2007 PEBB Program Rates – Composite

The higher-education institutions' total funding rates of \$744.00 per Health Care Super Coalition-represented employee and \$618.00 for employees who are not represented by the Health Care Super Coalition will remain unchanged until July 1, 2007. However, based on new contracts with the health plans, higher-education employees' monthly contributions will change effective January 1, 2007. The new contribution schedule is enclosed. The Public Employees Benefits Board (PEBB) program will distribute the monthly contributions as part of the open enrollment materials to all higher-education employees. Complete open enrollment information is also available on the PEBB Web site at www.pebb.hca.wa.gov.

Effective January 1, 2007, employee optional life insurance rates will increase slightly. The new rate schedule for life insurance is also enclosed.

Same-sex domestic partner tax tables are also enclosed for your use. Tables 1 and 2 provide monthly amounts for additional taxable income for "Non-Tax Qualified Partners" for 2007. Tables 3 - 7 provide monthly payroll employee contributions (deductions) for subscribers and same-sex domestic partners.

If you have questions about the rates, please call Becky Sisler at (360) 412-4201. Becky can also be contacted by e-mail at **becky.sisler@hca.wa.gov**.

MA:kg

#### **Enclosures**

cc: Megan Atkinson Mary Fliss

Renee Bourbeau Barbara Scott
Becky Sisler Debbie Allen
Lonnie Budd Michelle George
Kim Grindrod Deanna Kehr

#### PEBB Program for 2007

#### Additional Taxable Income for Non-Tax Qualified Domestic Partners

#### **Table 1: Employer Share Medical and Dental**

2007 Monthly State Premium Contribution for Medical and Dental for Active Employees

Additional Taxable Income for Non-Tax Qualified Dependents' Coverage\*

			Coverage for
	Coverage for		DOMESTIC
	DOMESTIC	Coverage for	PARTNER,
MEDICAL PLAN	PARTNER*	CHILD(REN)*	CHILD(REN)*
All Medical Plans	\$ 392	\$ 311	\$ 703

#### **Table 2: Employer Share Dental Only**

Sample chart for dental only enrollment-taxable amount for dependents

	Coverage for DOMESTIC	Coverage for	Coverage for DOMESTIC PARTNER,		
DENTAL PLAN	PARTNER*	CHILD(REN)*	CHILD(REN)*		
All Dental Plans	\$ 39	\$ 39	\$ 78		

### 2007 Monthly State Contribution for Medicare Retirees (monthly state subsidy)\*\* Additional taxable income for non-tax qualified domestic partners

CHPWA	\$	1.0
CHI WA	φ	150
GHC Classic	\$	150
GHC Value	\$	145
Kaiser Classic	\$	150
Kaiser Value	\$	114
PacifiCare Classic	\$	150
PacifiCare Value	\$	121
Regence Classic	\$	150
Uniform Medical Plan PPO	\$	150
Plan E Retired	\$	61
Plan E Disabled	\$	104
Plan J Retired with Rx	\$	137
Plan J Retired without Rx	\$	150
Plan J Disabled with Rx	\$	82
Plan J Disabled without Rx	\$	139
All other plans	\$	150

<sup>\*</sup>Premiums displayed are rounded to the nearest dollar, consistent with IRS tax reporting

HCA Pub No. 50-704

<sup>\*\*</sup>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 Spouses and Dependents (Same Sex Domestic Partners)
Final 2007 PEBB Rates-HCA Finance and Administration
August 2007

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

		Subscriber		Subscriber	
Plan Name	Subscriber	and Spouse		and Child(ren)	Full Family
CHPWA	\$ 101	\$ 212	\$	177	\$ 288
GHC Classic	\$ 57	\$ 124	\$	100	\$ 167
GHC Value	\$ 13	\$ 36	\$	23	\$ 46
Kaiser Classic	\$ 70	\$ 149	\$	122	\$ 202
Kaiser Value	\$ 31	\$ 72	\$	54	\$ 95
Regence Classic	\$ 139	\$ 287	\$	242	\$ 391
Uniform Medical Plan PPO	\$ 24	\$ 57	\$	41	\$ 75

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

	Subscriber				
Plan Name	and	d Spouse		Subscriber	Partner
CHPWA	\$	212	\$	101	\$ 111
GHC Classic	\$	124	\$	57	\$ 67
GHC Value	\$	36	\$	13	\$ 23
Kaiser Classic	\$	149	\$	70	\$ 79
Kaiser Value	\$	72	\$	31	\$ 41
Regence Classic	\$	287	\$	139	\$ 148
Uniform Medical Plan PPO	\$	57	\$	24	\$ 33

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

			Sub	scriber and	
Plan Name	Ful	Full Family		child(ren)	Partner
CHPWA	\$	288	\$	177	\$ 111
GHC Classic	\$	167	\$	100	\$ 67
GHC Value	\$	46	\$	23	\$ 23
Kaiser Classic	\$	202	\$	122	\$ 80
Kaiser Value	\$	95	\$	54	\$ 41
Regence Classic	\$	391	\$	242	\$ 149
Uniform Medical Plan PPO	\$	75	\$	41	\$ 34

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

Plan Name	Full F	amily	Subs	scriber	 ner and I(ren)
CHPWA	\$	288	\$	101	\$ 187
GHC Classic	\$	167	\$	57	\$ 110
GHC Value	\$	46	\$	13	\$ 33
Kaiser Classic	\$	202	\$	70	\$ 132
Kaiser Value	\$	95	\$	31	\$ 64
Regence Classic	\$	391	\$	139	\$ 252
Uniform Medical Plan PPO	\$	75	\$	24	\$ 51

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

	Sub	Subscriber				Partner's		
Plan Name	and C	child(ren)	Su	bscriber		Children		
CHPWA	\$	177	\$	101	\$	76		
GHC Classic	\$	100	\$	57	\$	43		
GHC Value	\$	23	\$	13	\$	10		
Kaiser Classic	\$	122	\$	70	\$	52		
Kaiser Value	\$	54	\$	31	\$	23		
Regence Classic	\$	242	\$	139	\$	103		
Uniform Medical Plan PPO	\$	41	\$	24	\$	17		

# **State and Higher Education Active Employee Contribution** Final 2007 PEBB Rates

**HCA** Finance and Administration

		Employee Contribution									
	Subscriber	Subscriber & Spouse	Subscriber & Child(ren)	Full Family							
Community Health Plan Classic	\$101	\$212	\$177	\$288							
Group Health Classic	\$57	\$124	\$100	\$167							
Group Health Value	\$13	\$36	\$23	\$46							
Kaiser Permanente Classic	\$70	\$149	\$122	\$202							
Kaiser Permanente Value	\$31	\$72	\$54	\$95							
Regence Classic	\$139	\$287	\$242	\$391							
Uniform Medical Plan PPO	\$24	\$57	\$41	\$75							

#### PEBB Life and Accidental Death & Dismemberment Rates Paid to Plan and Charged to Subscribers

Final PEBB 2007 Rates

**HCA** Finance and Administration

Plan A Basic for Actives\*: Monthly Cost: \$ 4.30

Plan A Basic for Retirees: Monthly Cost: \$ 2.19

Plan B Basic (Dependents): Monthly Cost: \$ 0.67

Pub No. 50-135F

51-275

Plan B Supplemental,	
Plans C (Optional) and D	(Supplemental):

Monthly Cost for Each \$1,000 of Coverage

Werland Cook for Each \$1,000 or Coverage									
Age		Non-Smoker	Smoker						
<25	\$	0.038	\$0.048						
25-29	\$	0.040	\$0.058						
30-34	\$	0.044	\$0.078						
35-39	\$	0.054	\$0.088						
40-44	\$	0.084	\$0.098						
45-49	\$	0.124	\$0.146						
50-54	\$	0.190	\$0.224						
55-59	\$	0.358	\$0.418						
60-64	\$	0.544	\$0.642						
65-69	\$	1.006	\$1.236						
70+	\$	1.502	\$2.004						

Plan E Life (Vol	Plan E Life (Voluntary AD&D):													
				E	mployee &									
Employee		Em	ployee Only	De	ependent(s)		Spouse (	Cove	erage		Per Child (	Cove	erage	
Coverage			Cost		Cost	Ν	o Children	Wi	th Children	Wi	th Spouse	No	Spouse	
\$	25,000	\$	0.38	\$	0.55	\$	12,500	\$	10,000	\$	1,250	\$	2,500	
\$	50,000	\$	0.75	\$	1.10	\$	25,000	\$	20,000	\$	2,500	\$	5,000	
\$	75,000	\$	1.13	\$	1.65	\$	37,500	\$	30,000	\$	3,750	\$	7,500	
\$	100,000	\$	1.50	\$	2.20	\$	50,000	\$	40,000	\$	5,000	\$	10,000	
\$	125,000	\$	1.88	\$	2.75	\$	62,500	\$	50,000	\$	6,250	\$	12,500	
\$	150,000	\$	2.25	\$	3.30	\$	75,000	\$	60,000	\$	7,500	65	15,000	
\$	175,000	\$	2.63	\$	3.85	\$	87,500	\$	70,000	\$	8,750	\$	17,500	
\$	200,000	\$	3.00	\$	4.40	\$	100,000	\$	80,000	\$	10,000	\$	20,000	
\$	225,000	\$	3.38	\$	4.95	\$	112,500	\$	90,000	\$	11,250	\$	22,500	
\$	250,000	\$	3.75	\$	5.50	\$	125,000	\$	100,000	\$	12,500	\$	25,000	

<sup>\*</sup> Represents premium paid to the Plan only.

For State Actives, Plan A Basic coverage is funded by the state.

For Actives from Employer Groups, ESDs, and K-12 Districts Accepting the Full Benefits Package,

the premium for Plan A Basic coverage is included in the rates for the selected medical plan.

Coverage is not provided to Actives from K-12 Districts Accepting Medical Only Package.