



Washington State Health Care Authority  
*Public Employees Benefits Division*

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August 1, 2011

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

FROM: Steve Norsen, Manager  
PEBB Outreach & Training Team

SUBJECT: 2012 Rates – Tiered - Full Benefits Package

We have completed the procurement cycle which resulted in an increase in premiums for our employees and early retirees. Enclosed is the revised rate sheet (effective January 1, 2012) for school districts, employer groups and Tribal Governments on tiered rates accepting the full benefits package.

Employee optional life and long term disability (LTD) insurance rates will decrease effective January 1, 2012. The rate schedule for life and LTD insurance is also enclosed.

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, 2011. In early October, the Public Employees Benefits Board (PEBB) program will publish the *For Your Benefit* newsletter to 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](http://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 will want to distribute 2012 monthly premiums for your own employees 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) 412-4201 or [steve.norsen@hca.wa.gov](mailto:steve.norsen@hca.wa.gov).

Enclosures

c: Kim Grindrod

**K-12 and Employer Groups (Political Subdivisions and Tribal Governments)**  
**Active Tiered Rates for Full Benefits Package**

2012 PEBB Bid Rates  
HCA Finance and Administration

Plan Name	Subscriber	Subscriber and Spouse	Subscriber and Child(ren)	Full Family
Group Health Classic	\$ 682.38	\$ 1,227.33	\$ 1,091.09	\$ 1,636.04
Group Health Value	\$ 633.48	\$ 1,129.53	\$ 1,005.52	\$ 1,501.57
Group Health CDHP	\$ 614.82	\$ 1,089.25	\$ 985.22	\$ 1,401.32
Kaiser Permanente Classic	\$ 670.08	\$ 1,202.73	\$ 1,069.57	\$ 1,602.22
Kaiser CDHP	\$ 613.17	\$ 1,085.45	\$ 981.96	\$ 1,395.91
Uniform Medical Plan Classic	\$ 663.01	\$ 1,188.59	\$ 1,057.20	\$ 1,582.78
Uniform Medical Plan CDHP	\$ 617.12	\$ 1,093.35	\$ 988.87	\$ 1,406.77
Medical Waived	\$ 137.43	\$ 137.43	\$ 137.43	\$ 137.43

Pub No. 52-489

## PEBB Life and AD&D Rates Paid to Plan and Charged to Subscribers

Final PEBB 2012 Rates

HCA Finance and Administration

Pub No.

<b>Employee Basic*</b>	Monthly Cost:	\$ 4.08
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<b>Retiree</b>	Monthly Cost:	\$ 6.57
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51-275R, 51-403F, 51-516, 51-205, 51-575

<b>Spouse/Child Basic</b>	Monthly Cost:	\$ 0.50
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50-100

<b>Employee/Spouse Supplemental</b>		
Monthly Cost for Each \$1,000 of Coverage (Available in \$10,000 increments)		
Age	Non-Smoker	Smoker
<25	\$ 0.024	\$0.031
25-29	\$ 0.026	\$0.037
30-34	\$ 0.029	\$0.049
35-39	\$ 0.036	\$0.056
40-44	\$ 0.054	\$0.063
45-49	\$ 0.078	\$0.095
50-54	\$ 0.122	\$0.145
55-59	\$ 0.228	\$0.270
60-64	\$ 0.350	\$0.411
65-69	\$ 0.646	\$0.792
70+	\$ 0.964	\$1.287

50-100

Supplemental AD&D:				Pub No. 50-100			
Employee Coverage	Employee Only Cost	Employee & Dependent(s) Cost	Spouse Coverage		Per Child Coverage		
			No Children	With Children	With Spouse	No Spouse	
\$ 25,000	\$ 0.20	\$ 0.30	\$ 12,500	\$ 10,000	\$ 1,250	\$ 2,500	
\$ 50,000	\$ 0.40	\$ 0.60	\$ 25,000	\$ 20,000	\$ 2,500	\$ 5,000	
\$ 75,000	\$ 0.60	\$ 0.90	\$ 37,500	\$ 30,000	\$ 3,750	\$ 7,500	
\$ 100,000	\$ 0.80	\$ 1.20	\$ 50,000	\$ 40,000	\$ 5,000	\$ 10,000	
\$ 125,000	\$ 1.00	\$ 1.50	\$ 62,500	\$ 50,000	\$ 6,250	\$ 12,500	
\$ 150,000	\$ 1.20	\$ 1.80	\$ 75,000	\$ 60,000	\$ 7,500	\$ 15,000	
\$ 175,000	\$ 1.40	\$ 2.10	\$ 87,500	\$ 70,000	\$ 8,750	\$ 17,500	
\$ 200,000	\$ 1.60	\$ 2.40	\$ 100,000	\$ 80,000	\$ 10,000	\$ 20,000	
\$ 225,000	\$ 1.80	\$ 2.70	\$ 112,500	\$ 90,000	\$ 11,250	\$ 22,500	
\$ 250,000	\$ 2.00	\$ 3.00	\$ 125,000	\$ 100,000	\$ 12,500	\$ 25,000	

\* Represents premium paid to Plan

For State Actives, Employee Basic coverage is paid by the employer.

For Actives from Employer Groups, ESDs, and K-12 Districts Accepting the Full Benefits Package, the premium for Employee Basic coverage is included in the rates for the selected medical plan.

Coverage is not provided to Actives from Employer Groups, ESD's & K-12's Accepting Medical Only Package.

## PEBB LONG TERM DISABILITY PLAN

Rates Paid to Plan and Charged to Subscribers

Final PEBB 2012 Rates

HCA Finance and Administration

Pub No.

<b>Basic Plan for Actives</b>	Monthly Cost*:	\$	2.00
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50-100

<b>Optional Plan</b>		
Waiting Period	TIAA/CREF or Higher Education Academic Retirement Plan Employees	TRS, PERS, & other Retirement Plan Employees
30 days	1.86%	1.47%
60 days	0.95%	0.78%
90 days	0.52%	0.43%
120 days	0.30%	0.26%
180 days	0.23%	0.20%
240 days	0.22%	0.20%
300 days	0.20%	0.18%
360 days	0.20%	0.17%

\* Represents premium paid to plan only.

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

**PEBB Program for 2012****Additional Taxable Income for Non-Tax Qualified Dependents****Table 1: Employer Share Medical and Dental**

2012 Monthly State Premium Contribution for Medical and Dental for Active Employees

Additional Taxable Income for Non-Tax Qualified Dependent Coverage

<b>MEDICAL AND DENTAL PLAN</b>	<b>Partner*</b>	<b>Subscriber's or Partner's Child(ren)*</b>	<b>Partner and Child(ren)*</b>
All Medical Plans	\$ 479	\$ 378	\$ 857

**Table 2: Employer Share Dental Only**

Sample chart for dental only enrollment-taxable amount for dependents

<b>DENTAL PLAN</b>	<b>Partner*</b>	<b>Subscriber's or Partner's Child(ren)*</b>	<b>Partner and Child(ren)*</b>
All Dental Plans	\$ 45	\$ 45	\$ 90

**2012 Monthly State Contribution for Medicare Retirees (monthly state subsidy)\*\*****Additional taxable income for non-tax qualified domestic partners**

GHC Classic	\$ 125
GHC Value	\$ 125
GHC Medicare Only	\$ 125
Kaiser Classic	\$ 144
Uniform Medical Plan Classic	\$ 150
Plan F Retired	\$ 94
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 2012 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	\$ 101	\$ 212	\$ 177	\$ 288
Group Health Value	\$ 52	\$ 114	\$ 91	\$ 153
Group Health CDHP	\$ 26	\$ 62	\$ 46	\$ 82
Kaiser Permanente Classic	\$ 89	\$ 188	\$ 156	\$ 255
Kaiser CDHP	\$ 24	\$ 58	\$ 42	\$ 76
Uniform Medical Plan Classic	\$ 82	\$ 174	\$ 144	\$ 236
Uniform Medical Plan CDHP	\$ 27	\$ 64	\$ 47	\$ 84

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

Plan Name	Subscriber and Spouse	Subscriber	Partner
	\$ -	\$ -	\$ -
Group Health Classic	\$ 212	\$ 101	\$ 111
Group Health Value	\$ 114	\$ 52	\$ 62
Group Health CDHP	\$ 62	\$ 26	\$ 36
Kaiser Permanente Classic	\$ 188	\$ 89	\$ 99
Kaiser CDHP	\$ 58	\$ 24	\$ 34
Uniform Medical Plan Classic	\$ 174	\$ 82	\$ 92
Uniform Medical Plan CDHP	\$ 64	\$ 27	\$ 37

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

Plan Name	Full Family	Subscriber and Child(ren)	Partner
	\$ -	\$ -	\$ -
Group Health Classic	\$ 288	\$ 177	\$ 111
Group Health Value	\$ 153	\$ 91	\$ 62
Group Health CDHP	\$ 82	\$ 46	\$ 36
Kaiser Permanente Classic	\$ 255	\$ 156	\$ 99
Kaiser CDHP	\$ 76	\$ 42	\$ 34
Uniform Medical Plan Classic	\$ 236	\$ 144	\$ 92
Uniform Medical Plan CDHP	\$ 84	\$ 47	\$ 37

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	\$ 288	\$ 101	\$ 187
Group Health Value	\$ 153	\$ 52	\$ 101
Group Health CDHP	\$ 82	\$ 26	\$ 56
Kaiser Permanente Classic	\$ 255	\$ 89	\$ 166
Kaiser CDHP	\$ 76	\$ 24	\$ 52
Uniform Medical Plan Classic	\$ 236	\$ 82	\$ 154
Uniform Medical Plan CDHP	\$ 84	\$ 27	\$ 57

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	\$ 177	\$ 101	\$ 76
Group Health Value	\$ 91	\$ 52	\$ 39
Group Health CDHP	\$ 46	\$ 26	\$ 20
Kaiser Permanente Classic	\$ 156	\$ 89	\$ 67
Kaiser CDHP	\$ 42	\$ 24	\$ 18
Uniform Medical Plan Classic	\$ 144	\$ 82	\$ 62
Uniform Medical Plan CDHP	\$ 47	\$ 27	\$ 20