



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 and Training Team

SUBJECT: 2012 Rates – Tiered – Medical-Only Package

Enclosed you will find revised rates that become effective January 1, 2012, 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, 2011. 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 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.

Enclosures

c: Kim Grindrod

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

2012 PEBB Bid Rates
HCA Finance and Administration

Plan Name	Subscriber	Subscriber and Spouse	Subscriber and Child(ren)	Full Family
Group Health Classic	\$ 594.79	\$ 1,139.74	\$ 1,003.50	\$ 1,548.45
Group Health Value	\$ 545.89	\$ 1,041.94	\$ 917.93	\$ 1,413.98
Group Health CDHP	\$ 527.23	\$ 1,001.66	\$ 897.63	\$ 1,313.73
Kaiser Permanente Classic	\$ 582.49	\$ 1,115.14	\$ 981.98	\$ 1,514.63
Kaiser CDHP	\$ 525.58	\$ 997.86	\$ 894.37	\$ 1,308.32
Uniform Medical Plan Classic	\$ 575.42	\$ 1,101.00	\$ 969.61	\$ 1,495.19
Uniform Medical Plan CDHP	\$ 529.53	\$ 1,005.76	\$ 901.28	\$ 1,319.18

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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

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

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	\$ 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 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 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 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