

Saint Cloud Education Association

The following health rates and District contributions will go into effect on October 1, pending approval at the Board meeting of August 28. Open enrollment meetings will be held throughout the District during September. Please attend a meeting to hear details of each plan so that you are enrolled in the plan that best fits your needs.

2008-2009 Health Insurance Rates

Effective October 1, 2008

Single Coverage

	HP-A	HP Deductible	BC Double	BC Triple	BC Deductible
New Premium (10-1-08)	\$635.09	\$ 476.19	\$ 673.50	\$ 550.50	\$ 419.00
District Contribution	550.50	<i>Paid in Full</i>	550.50	<i>Paid in Full</i>	<i>Paid in Full</i>
New Out-of-Pocket per month	\$ 84.59	<i>None</i>	\$ 123.00	<i>None</i>	<i>None</i>
Current Out-of-Pocket per month	<i>None</i>	<i>None</i>	<i>None</i>	<i>None</i>	<i>None</i>
Monthly OOP Increase or (Decrease)	\$ 84.59	<i>N/A</i>	\$ 123.00	<i>N/A</i>	<i>N/A</i>
Per paycheck OOP Increase	\$ 42.30	<i>N/A</i>	\$ 61.50	<i>N/A</i>	<i>N/A</i>

Dependent Coverage

	HP-A	HP Deductible	BC Double	BC Triple	BC Deductible
New Premium (10-1-08)	\$1,492.95	\$ 1119.38	\$ 1,706.50	\$ 1,395.00	\$ 1057.00
Contribution	\$ 937.85	\$ 937.85	\$ 884.76	\$ 937.85	\$ 937.85
New Out-of-Pocket per month	\$ 551.10	\$ 181.53	\$ 821.74	\$ 457.15	\$ 119.15
Current Out-of-Pocket per month	\$ 511.04	\$ 143.79	\$ 608.74	\$ 405.74	\$ 150.24
Monthly OOP Increase or (Decrease)	\$ 40.06	\$ 37.74	\$ 213.00	\$ 51.41	\$ (31.09)
Per paycheck OOP Increase	\$ 20.03	\$ 18.87	\$ 106.50	\$ 25.71	<i>N/A</i>

- **Health Partners pharmacy will be \$15.00 generic and \$40.00 for brand (currently \$12 and \$35). Blue Cross pharmacy will go to \$20.00 generic, \$40.00 brand, \$60.00 non-formulary brand (currently \$10, \$25, and \$40).**
- **Office co-pays for Double Gold, Triple Gold, and Health Partners Open Access will increase from \$25.00 to \$35.00. Emergency room for these plans will be \$75.00. There are no office or ER co-pays for either deductible plan.**
- **4th quarter carryover for out-of-pocket caps has been added to Health Partners coverage.**
- **TMT coverage will be paid in full at the Triple Gold rate.**
- **Eligibility and pro-ration of District contribution starts at 50% contract, minimum.**