

ALBEMARLE COUNTY

2013-2014 MEDICAL & DENTAL INSURANCE RATES

Full-time* Employee Monthly Premiums, 10-Month Rates (for employees receiving 10 paychecks per year AND beginning coverage BEFORE Sept. 2013**)

Upon completion of school year & issue of June paycheck, July-Sept. premiums will have been prepaid.

Effective October 1, 2013

Southern Health VirginiaCare POS

Plan Option	<u>Plus Option</u>	<u>Basic Option</u>
Employee	\$51	\$13
Employee + Child	\$109	\$51
Employee + Children	\$259	\$163
Employee + Spouse	\$259	\$163
Employee + Family	\$345	\$223

The Board contributes \$721.70/month (\$7,217 yearly) toward medical insurance per full-time employee.

United Concordia Advantage Plus

Plan Option	<u>High Option</u>	<u>Low Option</u>
Employee	\$18	\$4
Employee + Child	\$42	\$17
Employee + Spouse	\$42	\$17
Employee + Family	\$82	\$49

The Board contributes \$26.60/month (\$266 yearly) toward dental insurance per full-time employee.

* Part-time Employees:

Board contributions are prorated to reflect the employee's part-time percentage. The employee then pays the remainder of the Board contribution, plus the full-time monthly premium. Visit the online calculator at www.albemarle.org/upload/images/webapps/insurance/default.asp for assistance with estimating part-time monthly premiums.

**Employees beginning coverage on or after Sept. 2013:

Premium rates will be greater than the amounts listed above in relation to hire date, reflecting the number of paychecks remaining before June 30th. Contact HR Benefits Office with questions.

ALBEMARLE COUNTY

2013-2014 MEDICAL & DENTAL INSURANCE RATES

Full-time* Employee Monthly Premiums, 12-Month (for employees receiving 12 paychecks per year)

Effective October 1, 2013

Southern Health VirginiaCare POS

Plan Option	<u>Plus Option</u>	<u>Basic Option</u>
Employee	\$43	\$11
Employee + Child	\$91	\$43
Employee + Children	\$216	\$136
Employee + Spouse	\$216	\$136
Employee + Family	\$288	\$186

The Board contributes \$601.43/month (\$7,217 yearly) toward medical insurance per full-time

United Concordia Advantage Plus

Plan Option	<u>High Option</u>	<u>Low Option</u>
Employee	\$15.00	\$3.00
Employee + Child	\$35.00	\$14.00
Employee + Spouse	\$35.00	\$14.00
Employee + Family	\$68.00	\$41.00

The Board contributes \$22.17/month (\$266 yearly) toward dental insurance per full-time

* Part-time Employees:

Board contributions are prorated to reflect the employee's part-time percentage. The employee then pays the remainder of the Board contribution, plus the full-time monthly premium.

Visit the online calculator at www.albemarle.org/upload/images/webapps/insurance/default.asp for assistance with estimating part-time monthly premiums.

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ALBEMARLE COUNTY

2013-2014 MEDICAL & DENTAL INSURANCE F RETIREES

Effective October 1, 2013

RETIREE / CAREER LEAVE / L.O.A. RATES

Southern Health VirginiaCare POS

Plan Option	<u>Plus Option</u>	<u>Basic Option</u>
Employee	\$644.23	\$612.13
Employee + Child	\$692.38	\$644.23
Employee + Children	\$817.57	\$737.32
Employee + Spouse	\$817.57	\$737.32
Employee + Family	\$889.26	\$787.61

United Concordia Advantage Plus

Plan Option	<u>High Option</u>	<u>Low Option</u>
Employee	\$37.17	\$25.17
Employee + Child	\$57.17	\$36.17
Employee + Spouse	\$57.17	\$36.17
Employee + Family	\$90.17	\$63.17

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ALBEMARLE COUNTY

2013-2014 MEDICAL & DENTAL INSURANCE RATES

COBRA -- RETIREES -- CAREER LEAVE/L.O.A.

Effective October 1, 2013

RETIREE / CAREER LEAVE / L.O.A. RATES

Southern Health VirginiaCare POS

Plan Option	<u>Plus Option</u>	<u>Basic Option</u>
Employee	\$644.23	\$612.13
Employee + Child	\$692.38	\$644.23
Employee + Children	\$817.57	\$737.32
Employee + Spouse	\$817.57	\$737.32
Employee + Family	\$889.26	\$787.61

United Concordia Advantage Plus

Plan Option	<u>High Option</u>	<u>Low Option</u>
Employee	\$37.17	\$25.17
Employee + Child	\$57.17	\$36.17
Employee + Spouse	\$57.17	\$36.17
Employee + Family	\$90.17	\$63.17

COBRA RATES

Southern Health VirginiaCare POS

Plan Option	<u>Plus Option</u>	<u>Basic Option</u>
Employee	657.11	624.37
Employee + Child	706.22	657.11
Employee + Children	833.92	752.06
Employee + Spouse	833.92	752.06
Employee + Family	907.04	803.36

United Concordia Advantage Plus

Plan Option	<u>High Option</u>	<u>Low Option</u>
Employee	37.91	25.67
Employee + Child	58.31	36.89
Employee + Spouse	58.31	36.89
Employee + Family	91.97	64.43

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