

I am enclosing along with this page four other pages of information that may help you prepare for the meeting Tuesday night.

At our last budget meeting I stated that the insurance premiums were going up \$335,000. Since the Town does not pay the family portion of the insurance, I should have broken that down as shown below:

		Key Care 300	Key Care 200
	Initial Quote	Revised Quote	Revised Quote
Total Premium	\$1,982,309	\$1,856,608	\$1,925,774
Increase Premium	\$334,600	\$208,900	\$278,066
Town's portion	\$1,711,058	\$1,602,101	\$1,662,163
Town's Increase	\$289,141	\$180,155	\$240,234

Health Insurance cost to employee (revised):

	Current	New, KC 300	New, KC 200
Employee	0	30.50	41.00
Employee+1	377	426 + 30.50	443 + 41
Family	802	905 + 30.50	941 + 41

Insurance Comparisons 2011
Monthly Premiums

Locality	employee only total cost	employer portion	employee portion
Health insurance only			
Christiansburg	554	554	0 keyCare 200
Christiansburg option 1	533	533	0 KeyCare 300
Blacksburg	182	180	2.05 KeyCare 200 w/20/40 ov co pay
Blacksburg	163	163	0 KeyCare 1000, HRA Contribution \$1000/yr
Radford	522	522	0 Key care 15
Montgomery County	608	608	14.78 PPO KC 200, HRA contribution \$381/yr
Montgomery County	576	576	0 PPO 1000, HRA contribution \$1404/yr
Montgomery County	451	451	0 QHD 1250, HAS contribution \$1404/yr
Pulaski County	623	537	86 key care 200
Pulaski County	463	437	26 high deductible, \$1250 paid into HAS to cover deductible

Dental

Christiansburg	22.46	22.46	0
Blacksburg - high plan	12.46	9.97	2.49
Blacksburg - low plan	9.23	7.38	1.85
Radford - high	25.00	18.00	7
Radford - low	18.00	18.00	0
Montgomery - high	31.00	31.00	0
Montgomery - low	24.00	24.00	0
Pulaski County	?		

Vision

Christiansburg	included in health insurance		
Blacksburg - enhanced	3.22	0	3.22
Blacksburg - standard	2.51	0	2.51
Radford - enhanced	6.97	0	6.97
Radford - standard	5.43	0	5.43
Montgomery - enhanced	6.97	0	6.97
Montgomery - standard	5.43	0	5.43
Pulaski County	?		

Bonus <30,000 = 3%
 30,001 to 50,000 = 2%
 >50,001 = 1%

Salary		increase
20000	20600	600
25000	25750	750
30000	30900	900
35000	35700	700
40000	40800	800
45000	45900	900
50000	50500	500
55000	55550	550
60000	60600	600
65000	65650	650
70000	70700	700
75000	75750	750
80000	80800	800
85000	85850	850
90000	90900	900
95000	95950	950
100000	101000	1000
105000	106050	1050
110000	111100	1100

**Town of Christiansburg
2011-12
Health Dental Renewal Options
Revised**

**Anthem 2010-2011
Keycare200**

	Enrollment	Rates	
Employee	205	\$471.53	\$1,159,964
Employee & One	21	\$848.74	\$213,882
Family	<u>12</u>	\$1,273.12	<u>\$183,329</u>
TOTAL	238		\$1,557,176

REVISED

**Anthem 2011-2012
Keycare200**

	Enrollment	Rates	
Employee	205	\$553.53	\$1,361,685
Employee & One	21	\$996.34	\$251,077
Family	<u>12</u>	\$1,494.51	<u>\$215,209</u>
TOTAL	238		\$1,827,971 17.39%
with \$10/\$20/\$35 or 20%			\$1,800,551 15.63%

**Anthem 2011-2012
Keycare300 with \$20/\$40 copays same Rx**

	Enrollment	Rates	
Employee	205	\$532.50	\$1,309,941
Employee & One	21	\$958.47	\$241,536
Family	<u>12</u>	\$1,437.72	<u>\$207,031</u>
TOTAL	238		\$1,758,508 12.93%
with \$10/\$20/\$35 or 20%			\$1,732,130 11.24%

Delta Dental 2010-2011

	Enrollment	Rates	
Employee	186	\$26.34	\$58,791
Employee/one	28	\$44.78	\$15,046
Family	<u>22</u>	\$63.24	<u>\$16,695</u>
TOTAL	236		\$90,532

Delta Dental 2011-12

	Enrollment	Rates	
Employee	186	\$28.46	\$63,523
Employee/one	28	\$48.36	\$16,249
Family	<u>22</u>	\$68.30	<u>\$18,031</u>
TOTAL	236		\$97,803 8.03%

	Administration	Expected Claims	Total	
Administrative Services only	\$9,912	\$80,749	\$90,661	0.14%

**Town of Christiansburg
Benefit Compare
2011-12**

	Anthem Keycare200	Anthem Keycare300	Anthem Keycare15
<i>Primary Care Copay</i>	\$20	\$20	\$15
<i>Specialist Copay</i>	\$40	\$40	\$30
<i>OutPatient Facility</i>	10% AD	20% AD	\$100 copay/20%
<i>Lab & X-Ray</i>	10% AD	20% AD	20%
<i>Emergency Room</i>	10% AD	20% AD	\$100 copay/20%
<i>InPatient Facility</i>	10% AD	20% AD	\$300 copay/20%
<i>Coinsurance</i>	10% AD	20% AD	20%
<i>Deductible</i>	\$200/\$400	\$300/\$600	N/A
<i>Maximum Out-of-Pocket</i>	\$1500/\$3000	\$2000/\$4000	\$2000/\$4000
<i>Rx- Retail</i>	\$8/\$15/\$30	\$8/\$15/\$30	\$8/\$15/\$30
<i>Vision</i>	Full Vision	Full Vision	Full Vision

AD-After Deductible