

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		employee portion
	total cost	employer portion	
<b>Health insurance only</b>			
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	?		

Salary	increase
20000	600
25000	750
30000	900
35000	700
40000	800
45000	900
50000	500
55000	550
60000	600
65000	650
70000	700
75000	750
80000	800
85000	850
90000	900
95000	950
100000	1000
105000	1050
110000	1100

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

Anthem 2010-2011  
Keycare200

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

## REVISED

**Anthem 2011-2012  
Keycare200**

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

Anthem 2011-2012

### Keycare300 with \$20/\$40 copays same Rx

	Enrollment	Rates	
<b>Employee</b>	205	\$532.50	\$1,309,941
<b>Employee &amp; One</b>	21	\$958.47	\$241,536
<b>Family</b>	<u>12</u>	\$1,437.72	<u>\$207,031</u>
<b>TOTAL</b>	238		\$1,758,508 12.93%

Delta Dental 2010-2011

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

Delta Dental 2011-12

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

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

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

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

**AD-After Deductible**