

Current Rate: \$658.08

	Existing Plan	Existing Plan	Existing Plan	Existing - EPO	Option A	Alt 1	Alt 1 - A	Alt 2	Alt 2 - A	Alt 3 HDHP
BCBS bid	\$846.64	\$846.64	\$846.64	\$829.76	\$839.00	\$837.88	\$830.64	\$810.56	\$803.70	\$751.90
Deductions										
Remove 1% Contingency	(\$8.44)	(\$8.44)	(\$8.44)	(\$8.27)	(\$8.36)	(\$8.36)	(\$8.28)	(\$8.08)	(\$8.02)	(\$7.50)
Sub total	\$838.20	\$838.20	\$838.20	\$821.49	\$830.64	\$829.52	\$822.36	\$802.48	\$795.68	\$744.40
	27.37%	27.37%	27.37%	24.83%	26.22%	26.05%	24.96%	21.94%	20.91%	13.12%

Biennium

Cost

Increase:

FTE's
State 11,500
General Fund 60%
Other Funds 40%

\$49,713,120	\$49,713,120	\$49,713,120	\$45,101,160	\$47,626,560	\$47,317,440	\$45,341,280	\$39,854,400	\$37,977,600	\$23,824,320
\$29,827,872	\$29,827,872	\$29,827,872	\$27,060,696	\$28,575,936	\$28,390,464	\$27,204,768	\$23,912,640	\$22,786,560	\$14,294,592
\$19,885,248	\$19,885,248	\$19,885,248	\$18,040,464	\$19,050,624	\$18,926,976	\$18,136,512	\$15,941,760	\$15,191,040	\$9,529,728
Wellness Package	With EPO + Ben	W/O EPO +/-Ben		W/O EPO -Ben	W/O EPO +/-Ben	W/O EPO +/-Ben	W/O EPO +/-Ben	W/O EPO +/-Ben	W/O EPO +/-Ben
EPO	\$0.00	(\$16.71)		Inc. above	(\$16.56)	(\$16.53)	(\$16.39)	(\$15.99)	(\$15.85)
Benefit Standard	\$0.00	(\$3.40)		(\$3.40)	(\$3.40)	(\$3.40)	(\$3.40)	(\$3.40)	(\$3.40)
Wellness Benefits	\$7.88	\$7.88		\$0.00	\$7.88	\$7.88	\$7.88	\$7.88	\$7.88
Subtotal	\$7.88	(\$12.23)		(\$3.40)	(\$12.08)	(\$12.05)	(\$11.91)	(\$11.51)	(\$11.37)
Sub Total	\$846.08	\$825.97	\$838.20	\$818.09	\$818.56	\$817.47	\$810.45	\$790.97	\$784.31
Increase \$'s	\$188.00	\$167.89	\$180.12	\$160.01	\$160.48	\$159.39	\$152.37	\$132.89	\$126.23
Increase %	28.57%	25.51%	27.37%	24.31%	24.39%	24.22%	23.15%	20.19%	19.18%

PERS Benefits Committee Priority: 1
NDPERS Priority: 1

3	2	7	4	5	6	8	9	10
2	3	4	5	6	7	8	9	10

Biennium

Cost

Increase:

FTE's
State 11,500
General Fund 60%
Other Funds 40%

\$51,888,000	\$46,337,640	\$49,713,120	\$44,162,760	\$44,292,480	\$43,991,640	\$42,054,120	\$36,677,640	\$34,839,480	\$23,824,320
\$31,132,800	\$27,802,584	\$29,827,872	\$26,497,656	\$26,575,488	\$26,394,984	\$25,232,472	\$22,006,584	\$20,903,688	\$14,294,592
\$20,755,200	\$18,535,056	\$19,885,248	\$17,665,104	\$17,716,992	\$17,596,656	\$16,821,648	\$14,671,056	\$13,935,792	\$9,529,728

* - No longer funding Health Dialog at \$4.18 because Disease Management is included in BCBS Administration.

Option A	Increase individual coinsurance by \$250 and family by \$500
Alternative 1	Increase individual deductibles by \$50 on EPO and \$100 on PPO and Basic plans. Increase family deductible by \$150 on EPO and \$300 on PPO and Basic Plans
Alternative 1.A	Both Alternative 1 and Option A
Alternative 2	Increase individual deductibles by \$300 on EPO and \$350 on PPO and Basic plans. Increase family deductible by \$900 on EPO and \$1050 on PPO and Basic Plans
Alternative 2.a	Both Alternative 2 and Option A
Alternative 3	HDHP with \$1250 individual deductible and \$2,500 family deductible

NDPERS Health Plan 2009-2011 Wellness Additions:

\$200 Screening Benefit	\$5.84
HPV Vaccine	\$0.36
Zoster Vaccine	\$0.30
Tetanus Vaccine	\$0.20
Influenza Vaccine	\$0.10
Chiropractic Copay Standardization	\$0.24
LRD Obesity Visit	\$0.72
7 Well Child Care Visits	\$0.12
Subtotal	\$7.88

* Circumcisions	\$0.18
* My Health Center	\$0.72

Total \$8.78

* Last two are included in BCBS Adm fee

NDPERS Health Plan 2009-2011 Benefit Reductions:

Well Child Care Copays	\$1.02
PT/OT/ST Copays	\$1.06
Maintenance Drug Copays	\$1.32
Total	\$3.40