

MEMO

To: The Budget Committee (Judges Yamin, Marino & Knierim)

From: Syd Elkin on behave of WH Probate Court employees

RE: Medical/Dental Insurance Costs to Probate Participant versus State Employee Participant

The attached information was taken from the State and Probate websites. As can be seen from the attached, in most cases, a Probate participant is paying substantially more per year for medical/dental insurance than a state employee, although the cost per participant is the same.

Example: Employee + 1: Anthem BlueCare – probate employee pays \$2,268.76 more per year.

Please feel free to call with any questions. Thank you for your consideration.

June 15, 2010

	employee state	employee probate	yearly differential	employee state + 1	employee probate + 1	yearly differential	employee state (FAM)	employee probate (FA)	yearly differential
MEDICAL PLANS									
Point of Enrollment - Gatekeeper Plane (POE-G)									
<i>Anthem State Bluecare POE Plus</i>	\$ 22.10	\$ 22.10	0	\$ 64.33	\$ 161.11	\$ 2,516.28	\$ 82.94	\$ 228.24	\$ 3,777.80
<i>UnitedHealthcare Oxford HMO</i>	\$ 19.05	\$ 19.05	0	\$ 52.13	\$ 122.76	\$ 1,836.38	\$ 66.30	\$ 173.92	\$ 2,798.12
Pointe of Enrollment Plans (POE)									
<i>Anthem State BlueCare</i>	\$ 24.64	\$ 24.64	0	\$ 74.49	\$ 161.75	\$ 2,268.76	\$ 99.36	\$ 229.14	\$ 3,374.52
<i>UnitedHealthcare Oxford HMO Select</i>	\$ 21.58	\$ 21.58	0	\$ 63.67	\$ 133.48	\$ 1,815.06	\$ 84.14	\$ 189.08	\$ 2,728.44
Point of Service Plans (POS)									
<i>Anthem State BlueCare</i>	\$ 31.92	\$ 31.92	0	\$ 110.68	\$ 167.14	\$ 1,467.96	\$ 127.93	\$ 236.77	\$ 2,829.84
<i>Anthem State Preferred POS</i>	\$ 76.79	\$ 76.79	0	\$ 224.24	\$ 239.46	\$ 395.72	\$ 263.57	\$ 339.23	\$ 1,967.16
<i>UnitedHealthcare Oxford Freedom Select</i>	\$ 28.78	\$ 28.78	0	\$ 94.89	\$ 140.27	\$ 1,179.88	\$ 109.39	\$ 198.72	\$ 2,322.58
Out of Area Plans (OOA)									
<i>Anthem OOA</i>	\$ 31.92	\$ 31.92	0	\$ 110.68	\$ 229.12	\$ 3,079.44	\$ 127.93	\$ 324.59	\$ 5,113.16
<i>UnitedHealthcare Oxford USA</i>	\$ 28.78	\$ 28.78	0	\$ 94.89	\$ 148.77	\$ 1,380.08	\$ 109.39	\$ 210.76	\$ 2,635.62
Dental Plans									
<i>UnitedHealthcare Basic</i>	\$ -		0	\$ 11.36	\$ 18.94	\$ 197.08	\$ 11.36	\$ 18.94	\$ 197.08
<i>UnitedHealthcare Enhanced</i>	\$ -		0	\$ 10.45	\$ 17.42	\$ 181.22	\$ 10.45	\$ 17.42	\$ 181.22
<i>Cigna DHMA</i>	\$ -		0	\$ 4.14	\$ 6.91	\$ 72.02	\$ 5.87	\$ 9.78	\$ 101.66

Your 2010-2011 Payroll Deductions

Bi-Weekly Payroll Deductions - 26 Pay Periods July 1, 2010 through June 2011

(Employees on semi-monthly pay schedules will have slightly higher deductions.)

MEDICAL PLANS	EMPLOYEE	EMPLOYEE +1	FAMILY	F
Point of Enrollment - Gatekeeper Plans (POE-G)				
Anthem State BlueCare POE Plus	\$22.10	\$64.33	\$82.94	\$
UnitedHealthcare Oxford HMO	\$19.05	\$52.13	\$66.30	\$
Point of Enrollment Plans (POE)				
Anthem State BlueCare	\$24.64	\$74.49	\$99.36	\$
UnitedHealthcare Oxford HMO Select	\$21.58	\$63.67	\$84.14	\$
Point of Service Plans (POS)				
Anthem State BlueCare	\$31.92	\$110.68	\$127.93	\$
Anthem State Preferred POS*	\$76.79	\$224.24	\$263.57	\$1
UnitedHealthcare Oxford Freedom Select	\$28.78	\$94.89	\$109.39	\$
Out of Area Plans (OOA)				
Anthem OOA	\$31.92	\$110.68	\$127.93	\$
UnitedHealthcare Oxford USA	\$28.78	\$94.89	\$109.39	\$
DENTAL PLANS				
UnitedHealthcare Basic	\$0.00	\$11.36	\$11.36	\$
UnitedHealthcare Enhanced	\$0.00	\$10.45	\$10.45	\$
Cigna DHMO®	\$0.00	\$4.14	\$5.87	\$

* Closed to new enrollment.

** The Family Less Employed Spouse (FLES) rate is available only when both spouses are employed by the State of Connecticut, eligible for health insurance, and enrolled in the same plan, along with at least one child.

All of the medical plans offered to State of Connecticut employees cover the same healthcare services. Saving a little each pay period can save you a lot each year.

- \$5 each pay period saves you.....\$130 per year
- \$10 each pay period saves you.....\$260 per year
- \$50 each pay period saves you.....\$1,300 per year