

1. Employee premiums for health coverage have been fixed for the past four years. As the University absorbed total cost increases, the subsidies for health coverage have become unevenly distributed among plan options and coverage levels (as illustrated in yellow-highlighted columns for 2011 premiums). Effective for 2012, the University has "re-balanced" health plan subsidies, so employees in the EPO, PPO, and PCA options receive the same subsidy based on coverage level (as illustrated in yellow-highlighted columns for 2012 premiums). Generally, employees in the PPO option will pay somewhat more, while employees in the EPO & PCA options will pay significantly less (as illustrated in green-highlighted columns). Cardinal Care, as the University's core health plan option, is priced separately.
2. Page 1 illustrates the change in health plan premiums and subsidies from 2011 to 2012, using active FT rates for illustration with the Get Healthy Now discount. This page also illustrates changes in dental and vision premiums and the reduction in the health plan waiver amount. Dental & vision are available to all employees & active retirees; health plan waivers apply only to employees at .80 FTE or more.
3. Page 2 illustrates 2012 health plan premiums and subsidies for all categories of employees (Active FT, Active PT, and Active Retirees) both with and without the Get Healthy Now discount.
4. Two Employee Family premiums are stated for the cost of the entire contract. Each employee pays 50% of the employee premium shown.
5. Beginning 1-1-2012, employees who decline health will receive a waiver of \$175 per month. Employees may elect a contribution to a medical FSA or dependent care FSA, but may not split the waiver.

Illustration of Change in Health Plan Premiums for Active Full-Time Employees with Get Healthy Now Discount															
2011 Health Plan Premiums	Cardinal Care			EPO			PPO			PCA High			PCA Low		
	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ
Employee Coverage	442	\$ 10.00	\$ 481.20	735	\$ 68.00	\$ 415.15	1340	\$ 41.00	\$ 425.02	227	\$ 12.00	\$ 381.59	55	\$ 5.00	\$ 349.71
Employee + Spouse/Partner/QA	103	\$ 210.00	\$ 870.64	75	\$ 501.44	\$ 561.49	245	\$ 377.46	\$ 647.78	58	\$ 256.91	\$ 608.99	27	\$ 191.75	\$ 588.61
Employee + Children	82	\$ 77.00	\$ 807.16	139	\$ 222.37	\$ 647.30	400	\$ 151.52	\$ 687.32	55	\$ 106.42	\$ 602.04	17	\$ 76.91	\$ 561.51
Employee + Family	147	\$ 235.00	\$ 1,238.60	102	\$ 555.41	\$ 894.04	557	\$ 422.45	\$ 975.63	131	\$ 271.24	\$ 909.53	76	\$ 202.43	\$ 861.70
Two Employee Family	18	\$ 35.00	\$ 1,438.60	79	\$ 150.00	\$ 1,299.45	100	\$ 82.50	\$ 1,315.58	9	\$ 27.50	\$ 1,153.27	4	\$ 12.50	\$ 1,051.63
Employee Count/Avg by Option	792	\$ 85.28	\$ 727.93	1130	\$ 165.49	\$ 558.47	2642	\$ 170.92	\$ 635.18	480	\$ 123.45	\$ 592.88	179	\$ 123.99	\$ 638.93

2012 Health Plan Premiums	Cardinal Care			EPO			PPO			PCA High			PCA Low		
	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ
Employee Coverage	442	\$ 10.00	\$ 498.10	735	\$ 71.12	\$ 428.72	1340	\$ 53.58	\$ 428.72	227	\$ 2.12	\$ 428.72	55	\$ -	\$ 371.02
Employee + Spouse/Partner/QA	103	\$ 210.00	\$ 907.82	75	\$ 430.04	\$ 669.60	245	\$ 391.46	\$ 669.60	58	\$ 278.24	\$ 669.60	27	\$ 146.64	\$ 669.60
Employee + Children	82	\$ 77.00	\$ 837.57	139	\$ 203.21	\$ 696.50	400	\$ 171.63	\$ 696.50	55	\$ 79.01	\$ 696.50	17	\$ -	\$ 667.83
Employee + Family	147	\$ 235.00	\$ 1,289.29	102	\$ 488.24	\$ 1,011.27	557	\$ 435.62	\$ 1,011.27	131	\$ 281.24	\$ 1,011.27	76	\$ 101.78	\$ 1,011.27
Two Employee Family	18	\$ 35.00	\$ 1,489.29	79	\$ 166.04	\$ 1,333.47	100	\$ 113.42	\$ 1,333.47	9	\$ -	\$ 1,292.51	4	\$ -	\$ 1,113.06
Employee Count/Avg by Option	792	\$ 85.28	\$ 755.91	1130	\$ 155.48	\$ 593.49	2642	\$ 185.59	\$ 648.66	480	\$ 120.43	\$ 663.69	179	\$ 65.33	\$ 732.67

Change in Premiums for 2012	Cardinal Care Change			EPO Change			PPO Change			PCA High Change			PCA Low Change		
	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ
Employee Only Coverage	442	\$ -	\$ 16.90	735	\$ 3.12	\$ 13.57	1340	\$ 12.58	\$ 3.70	227	\$ (9.88)	\$ 47.13	55	\$ (5.00)	\$ 21.31
Employee + Spouse/Partner/QA	103	\$ -	\$ 37.18	75	\$ (71.40)	\$ 108.11	245	\$ 14.00	\$ 21.82	58	\$ 21.33	\$ 60.61	27	\$ (45.11)	\$ 80.99
Employee + Children	82	\$ -	\$ 30.41	139	\$ (19.16)	\$ 49.20	400	\$ 20.11	\$ 9.18	55	\$ (27.41)	\$ 94.46	17	\$ (76.91)	\$ 106.32
Employee + Family	147	\$ -	\$ 50.69	102	\$ (67.17)	\$ 117.23	557	\$ 13.17	\$ 35.64	131	\$ 10.00	\$ 101.74	76	\$ (100.65)	\$ 149.57
Two Employee Family	18	\$ -	\$ 50.69	79	\$ 16.04	\$ 34.02	100	\$ 30.92	\$ 17.89	9	\$ (27.50)	\$ 139.24	4	\$ (12.50)	\$ 61.43
Employee Count/Avg by Option	792	NA	3.8%	1130	NA	\$ 0.06	2642	NA	\$ 0.02	480	NA	\$ 0.12	179	NA	14.7%

Dental Insurance Premiums All Employees & Retirees	Nbr	2011 Premiums	2012 Premiums	Change in Dental
Employee Only Coverage	2305	\$ 22.30	\$ 23.25	\$ 0.95
Employee + Spouse/Partner/QA	743	\$ 44.59	\$ 46.47	\$ 1.88
Employee + Children	449	\$ 52.63	\$ 54.86	\$ 2.23
Employee + Family	812	\$ 81.38	\$ 84.84	\$ 3.46
Employee Count/Avg	4309	\$ 40.44	\$ 42.15	\$ 1.71

Vision Insurance Premiums All Employees & Retirees	Nbr	2011 Premiums	2012 Premiums	Change in Vision
Employee Only Coverage	1362	\$ 4.91	\$ 4.28	\$ (0.63)
Employee + Spouse/Partner/QA	402	\$ 8.35	\$ 7.76	\$ (0.59)
Employee + Children	230	\$ 8.84	\$ 8.23	\$ (0.61)
Employee + Family	496	\$ 13.27	\$ 11.81	\$ (1.46)
Employee Count/Avg	2490	\$ 7.49	\$ 6.71	\$ (0.78)

Health Plan Waiver Contribution to FSA	Nbr	2011 Waiver	2012 Waiver	Change in Waiver Value
Employees Declining Health	1200	\$ 195.00	\$ 175.00	\$ (20.00)
Maximum Medical Care FSA		\$ 5,000.00	\$ 5,000.00	(\$2500 for 2013)
Maximum Dependent Care FSA		\$ 5,000.00	\$ 5,000.00	(\$5000 for 2013)

2012 Health Plan Premiums by Plan Option and Coverage Level -- With and Without Get Healthy Now Discounts -- Active FT, Active PT, and Retiree Rates															
2012 Health Plan Premiums	Cardinal Care			EPO			PPO			PCA High			PCA Low		
Full-Time Active With GHN	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ
Employee Only Coverage	442	\$ 10.00	\$ 498.10	735	\$ 71.12	\$ 428.72	1340	\$ 53.58	\$ 428.72	227	\$ 2.12	\$ 428.72	55	\$ -	\$ 371.02
Employee + Spouse/Partner/QA	103	\$ 210.00	\$ 907.82	75	\$ 430.04	\$ 669.60	245	\$ 391.46	\$ 669.60	58	\$ 278.24	\$ 669.60	27	\$ 146.64	\$ 669.60
Employee + Children	82	\$ 77.00	\$ 837.57	139	\$ 203.21	\$ 696.50	400	\$ 171.63	\$ 696.50	55	\$ 79.01	\$ 696.50	17	\$ -	\$ 667.83
Employee + Family	147	\$ 235.00	\$ 1,289.29	102	\$ 488.24	\$ 1,011.27	557	\$ 435.62	\$ 1,011.27	131	\$ 281.24	\$ 1,011.27	76	\$ 101.78	\$ 1,011.27
Two Employee Family	18	\$ 35.00	\$ 1,489.29	79	\$ 166.04	\$ 1,333.47	100	\$ 113.42	\$ 1,333.47	9	\$ -	\$ 1,292.51	4	\$ -	\$ 1,113.06
Employee Count/Avg by Option	792		\$ 755.91	1130		\$ 593.49	2642		\$ 648.66	480		\$ 663.69	179		\$ 732.67
2012 Health Plan Premiums	Cardinal Care			EPO			PPO			PCA High			PCA Low		
Full-Time Active Without GHN	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ
Employee Only Coverage	0	\$ 50.00	\$ 498.10	0	\$ 111.12	\$ 428.72	0	\$ 93.58	\$ 428.72	0	\$ 42.12	\$ 428.72	0	\$ 40.00	\$ 371.02
Employee + Spouse/Partner/QA	0	\$ 250.00	\$ 907.82	0	\$ 470.04	\$ 669.60	0	\$ 431.46	\$ 669.60	0	\$ 318.24	\$ 669.60	0	\$ 186.64	\$ 669.60
Employee + Children	0	\$ 117.00	\$ 837.57	0	\$ 243.21	\$ 696.50	0	\$ 211.63	\$ 696.50	0	\$ 119.01	\$ 696.50	0	\$ 40.00	\$ 667.83
Employee + Family	0	\$ 275.00	\$ 1,289.29	0	\$ 528.24	\$ 1,011.27	0	\$ 475.62	\$ 1,011.27	0	\$ 321.24	\$ 1,011.27	0	\$ 141.78	\$ 1,011.27
Two Employee Family-1 Declines	0	\$ 75.00	\$ 1,489.29	0	\$ 206.04	\$ 1,333.47	0	\$ 153.42	\$ 1,333.47	0	\$ 40.00	\$ 1,292.51	0	\$ 40.00	\$ 1,113.06
Two Employee Family-2 Declines	0	\$ 115.00	\$ 1,489.29	0	\$ 246.04	\$ 1,333.47	0	\$ 193.42	\$ 1,333.47	0	\$ 80.00	\$ 1,292.51	0	\$ 80.00	\$ 1,113.06
Employee Count/Avg by Option	0		\$ 755.91	0		\$ 593.49	0		\$ 648.66	0		\$ 663.69	0		\$ 732.67
2012 Health Plan Premiums	Cardinal Care			EPO			PPO			PCA High			PCA Low		
Part-Time Active With GHN	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ
Employee Only Coverage	4	\$ 259.05	\$ 249.05	4	\$ 285.48	\$ 214.36	15	\$ 267.94	\$ 214.36	2	\$ 216.48	\$ 214.36	5	\$ 185.51	\$ 185.51
Employee + Spouse/Partner/QA	0	\$ 663.91	\$ 453.91	0	\$ 764.84	\$ 334.80	2	\$ 726.26	\$ 334.80	0	\$ 613.04	\$ 334.80	0	\$ 481.44	\$ 334.80
Employee + Children	0	\$ 495.79	\$ 418.79	1	\$ 551.46	\$ 348.25	2	\$ 519.88	\$ 348.25	0	\$ 427.26	\$ 348.25	0	\$ 333.92	\$ 333.92
Employee + Family	0	\$ 879.65	\$ 644.65	0	\$ 993.87	\$ 505.64	2	\$ 941.25	\$ 505.64	0	\$ 786.87	\$ 505.64	0	\$ 607.41	\$ 505.64
Two Employee Family	0	\$ 779.65	\$ 744.65	0	\$ 832.77	\$ 666.74	0	\$ 780.15	\$ 666.74	0	\$ 646.26	\$ 646.26	0	\$ 556.53	\$ 556.53
Employee Count/Avg by Option	4		\$ 249.05	5		\$ 241.14	21		\$ 266.32	2		\$ 214.36	5		\$ 185.51
2012 Health Plan Premiums	Cardinal Care			EPO			PPO			PCA High			PCA Low		
Part-Time Active Without GHN	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ
Employee Only Coverage	0	\$ 299.05	\$ 249.05	0	\$ 325.48	\$ 214.36	0	\$ 307.94	\$ 214.36	0	\$ 256.48	\$ 214.36	0	\$ 225.51	\$ 185.51
Employee + Spouse/Partner/QA	0	\$ 703.91	\$ 453.91	0	\$ 804.84	\$ 334.80	0	\$ 766.26	\$ 334.80	0	\$ 653.04	\$ 334.80	0	\$ 521.44	\$ 334.80
Employee + Children	0	\$ 535.79	\$ 418.79	0	\$ 591.46	\$ 348.25	0	\$ 559.88	\$ 348.25	0	\$ 467.26	\$ 348.25	0	\$ 373.92	\$ 333.92
Employee + Family	0	\$ 919.65	\$ 644.65	0	\$ 1,033.87	\$ 505.64	0	\$ 981.25	\$ 505.64	0	\$ 826.87	\$ 505.64	0	\$ 647.41	\$ 505.64
Two Employee Family-1 Declines	0	\$ 819.65	\$ 744.65	0	\$ 872.77	\$ 666.74	0	\$ 820.15	\$ 666.74	0	\$ 686.26	\$ 646.26	0	\$ 596.53	\$ 556.53
Two Employee Family-2 Declines	0	\$ 859.65	\$ 744.65	0	\$ 912.77	\$ 666.74	0	\$ 860.15	\$ 666.74	0	\$ 726.26	\$ 646.26	0	\$ 636.53	\$ 556.53
Employee Count/Avg by Option	0		\$ 249.05	0		\$ 241.14	0		\$ 266.32	0		\$ 214.36	0		\$ 185.51
2012 Health Plan Premiums	Cardinal Care			EPO			PPO			PCA High			PCA Low		
Retirees With GHN	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ
Employee Only Coverage	1	\$ 354.34	\$ 108.10	69	\$ 365.78	\$ 108.10	71	\$ 324.07	\$ 108.10	10	\$ 213.96	\$ 108.10	7	\$ 142.64	\$ 108.10
Employee + Spouse/Partner/QA	0	\$ 762.74	\$ 216.20	3	\$ 785.15	\$ 216.20	15	\$ 697.57	\$ 216.20	2	\$ 517.65	\$ 216.20	6	\$ 385.82	\$ 216.20
Employee + Children	1	\$ 596.97	\$ 108.10	3	\$ 606.42	\$ 108.10	3	\$ 545.96	\$ 108.10	0	\$ 423.29	\$ 108.10	0	\$ 304.97	\$ 108.10
Employee + Family	0	\$ 820.10	\$ 216.20	2	\$ 841.77	\$ 216.20	3	\$ 750.02	\$ 216.20	0	\$ 524.54	\$ 216.20	1	\$ 390.97	\$ 216.20
Employee Count/Avg by Option	2		\$ 108.10	77		\$ 115.12	92		\$ 129.25	12		\$ 126.12	14		\$ 162.15
2012 Health Plan Premiums	Cardinal Care			EPO			PPO			PCA High			PCA Low		
Retirees Without GHN	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ	Nbr	Emp	Univ
Employee Only Coverage	0	\$ 394.34	\$ 108.10	0	\$ 405.78	\$ 108.10	0	\$ 364.07	\$ 108.10	0	\$ 253.96	\$ 108.10	0	\$ 182.64	\$ 108.10
Employee + Spouse/Partner/QA	0	\$ 802.74	\$ 216.20	0	\$ 825.15	\$ 216.20	0	\$ 737.57	\$ 216.20	0	\$ 557.65	\$ 216.20	0	\$ 425.82	\$ 216.20
Employee + Children	0	\$ 636.97	\$ 108.10	0	\$ 646.42	\$ 108.10	0	\$ 585.96	\$ 108.10	0	\$ 463.29	\$ 108.10	0	\$ 344.97	\$ 108.10
Employee + Family	0	\$ 860.10	\$ 216.20	0	\$ 881.77	\$ 216.20	0	\$ 790.02	\$ 216.20	0	\$ 564.54	\$ 216.20	0	\$ 430.97	\$ 216.20
Employee Count/Avg by Option	0		\$ 108.10	0		\$ 115.12	0		\$ 129.25	0		\$ 126.12	0		\$ 162.15