



**SWEETWATER COUNTY
SCHOOL DISTRICT #1**

Agenda Item 11-a

Based upon 2016-2017 insurance costs and the negotiated agreement between the Board and Sweetwater Education Association, it is necessary to adjust our premiums paid by Employees, Retirees, and COBRA enrollees. Listed below are the schedules of proposed premiums for 2017-2018, premiums charged in 2016-2017 and the increase from 2016-2017 to 2017-2018. Recommend acceptance of Health Plan Insurance Premiums for the 2017-2018 plan year as proposed by Sweetwater County School District Number One.

**HEALTH PLAN PREMIUMS - GRANDFATHERED PLAN
MONTHLY PREMIUMS**

TYPE OF COVERAGE	2016-2017 CURRENT	2017-2018		INCREASE
		PROPOSED by UMR	% Increase UMR	
SINGLE-OVER 65	\$553	\$565	2.17%	\$12
TWO PARTY-OVER 65	\$967	\$989	2.28%	\$22

TYPE OF COVERAGE	2016-2017 CURRENT	2017-2018		INCREASE
		PROPOSED by SCSD#1	% Increase SCSD#1	
SINGLE-OVER 65	\$553	\$553	0.00%	\$0
TWO PARTY-OVER 65	\$967	\$967	0.00%	\$0

**HEALTH PLAN PREMIUMS-STAND ALONE PLAN - \$1,000 DEDUCTIBLE
MONTHLY PREMIUMS**

TYPE OF COVERAGE	2016-2017 CURRENT	2017-2018		
		PROPOSED by UMR	% Increase UMR INCREASE	
SCHOOL DISTRICT EMPLOYEE				
EMPLOYEE (SINGLE)	\$118	\$121	2.54%	\$3
EMPLOYEE /SPOUSE	\$549	\$561	2.19%	\$12
EMPLOYEE /SPOUSE/CHILDREN	\$649	\$664	2.31%	\$15
EMPLOYEE/CHILDREN	\$228	\$233	2.19%	\$5
DUAL EMPLOYEE (Incl. incentive retiree)	\$236	\$242	2.54%	\$6
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$346	\$354	2.31%	\$8
COBRA-(INCLUDE 2% ADMINISTRATION FEE)				
EMPLOYEE (SINGLE)	\$806	\$824	2.26%	\$18
EMPLOYEE /SPOUSE	\$1,515	\$1,549	2.28%	\$34
EMPLOYEE/CHILDREN	\$1,546	\$1,582	2.36%	\$36
FAMILY	\$2,079	\$2,126	2.28%	\$47
RETIREES				
EMPLOYEE (SINGLE)	\$790	\$808	2.28%	\$18
EMPLOYEE /SPOUSE	\$1,485	\$1,519	2.29%	\$34
EMPLOYEE/CHILDREN	\$1,516	\$1,551	2.31%	\$35
FAMILY	\$2,038	\$2,085	2.31%	\$47
SINGLE-OVER 65	\$456	\$461	1.10%	\$5
TWO PARTY-OVER 65	\$799	\$807	1.00%	\$8

TYPE OF COVERAGE	2016-2017 CURRENT	2017-2018		
		PROPOSED by SCSD#1	% Increase SCSD#1 INCREASE	
SCHOOL DISTRICT EMPLOYEE				
EMPLOYEE (SINGLE)	\$118	\$118	0.00%	\$0
EMPLOYEE /SPOUSE	\$549	\$549	0.00%	\$0
EMPLOYEE /SPOUSE/CHILDREN	\$649	\$649	0.00%	\$0
EMPLOYEE/CHILDREN	\$228	\$228	0.00%	\$0
DUAL EMPLOYEE (Incl. incentive retiree)	\$236	\$236	0.00%	\$0
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$346	\$346	0.00%	\$0
COBRA-(INCLUDE 2% ADMINISTRATION FEE)				
EMPLOYEE (SINGLE)	\$806	\$824	2.26%	\$18
EMPLOYEE /SPOUSE	\$1,515	\$1,549	2.28%	\$34
EMPLOYEE/CHILDREN	\$1,546	\$1,582	2.36%	\$36
FAMILY	\$2,079	\$2,126	2.28%	\$47
RETIREES				
EMPLOYEE (SINGLE)	\$790	\$790	0.00%	\$0
EMPLOYEE /SPOUSE	\$1,485	\$1,485	0.00%	\$0
EMPLOYEE/CHILDREN	\$1,516	\$1,516	0.00%	\$0
FAMILY	\$2,038	\$2,038	0.00%	\$0
SINGLE-OVER 65	\$456	\$456	0.00%	\$0
TWO PARTY-OVER 65	\$799	\$799	0.00%	\$0

**HEALTH PLAN PREMIUMS-STAND ALONE PLAN - \$1,500 HIGH DEDUCTIBLE H.S.A. QUALIFIED
MONTHLY PREMIUMS**

TYPE OF COVERAGE	2016-2017 CURRENT	2017-2018		
		PROPOSED by UMR	% Increase UMR INCREASE	
SCHOOL DISTRICT EMPLOYEE				
EMPLOYEE (SINGLE)	\$104	\$112	7.69%	\$8
EMPLOYEE /SPOUSE	\$484	\$517	6.82%	\$33
EMPLOYEE /SPOUSE/CHILDREN	\$572	\$611	6.82%	\$39
EMPLOYEE/CHILDREN	\$201	\$214	6.47%	\$13
DUAL EMPLOYEE (Incl. incentive retiree)	\$208	\$224	7.69%	\$16
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$305	\$326	6.89%	\$21
COBRA-(INCLUDE 2% ADMINISTRATION FEE)				
EMPLOYEE (SINGLE)	\$710	\$758	6.81%	\$48
EMPLOYEE /SPOUSE	\$1,335	\$1,426	6.79%	\$91
EMPLOYEE/CHILDREN	\$1,363	\$1,456	6.82%	\$93
FAMILY	\$1,832	\$1,956	6.80%	\$124
RETIRES				
EMPLOYEE (SINGLE)	\$696	\$743	6.75%	\$47
EMPLOYEE /SPOUSE	\$1,309	\$1,398	6.80%	\$89
EMPLOYEE/CHILDREN	\$1,336	\$1,427	6.81%	\$91
FAMILY	\$1,796	\$1,918	6.79%	\$122
SINGLE-OVER 65	\$406	\$418	2.96%	\$12
TWO PARTY-OVER 65	\$711	\$732	2.95%	\$21

TYPE OF COVERAGE	2016-2017 CURRENT	2017-2018		
		PROPOSED by SCSD#1	% Increase SCSD#1 INCREASE	
SCHOOL DISTRICT EMPLOYEE				
EMPLOYEE (SINGLE)	\$104	\$104	0.00%	\$0
EMPLOYEE /SPOUSE	\$484	\$484	0.00%	\$0
EMPLOYEE /SPOUSE/CHILDREN	\$572	\$572	0.00%	\$0
EMPLOYEE/CHILDREN	\$201	\$201	0.00%	\$0
DUAL EMPLOYEE (Incl. incentive retiree)	\$208	\$208	0.00%	\$0
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$305	\$305	0.00%	\$0
COBRA-(INCLUDE 2% ADMINISTRATION FEE)				
EMPLOYEE (SINGLE)	\$710	\$758	6.81%	\$48
EMPLOYEE /SPOUSE	\$1,335	\$1,426	6.79%	\$91
EMPLOYEE/CHILDREN	\$1,363	\$1,456	6.82%	\$93
FAMILY	\$1,832	\$1,956	6.80%	\$124
RETIRES				
EMPLOYEE (SINGLE)	\$696	\$696	0.00%	\$0
EMPLOYEE /SPOUSE	\$1,309	\$1,309	0.00%	\$0
EMPLOYEE/CHILDREN	\$1,336	\$1,336	0.00%	\$0
FAMILY	\$1,796	\$1,796	0.00%	\$0
SINGLE-OVER 65	\$406	\$406	0.00%	\$0
TWO PARTY-OVER 65	\$711	\$711	0.00%	\$0

**HEALTH PLAN PREMIUMS-STAND ALONE PLAN - \$2,500 HIGH DEDUCTIBLE H.S.A. QUALIFIED
MONTHLY PREMIUMS**

TYPE OF COVERAGE	2016-2017 CURRENT	2017-2018		
		PROPOSED by UMR	% Increase UMR INCREASE	
SCHOOL DISTRICT EMPLOYEE				
EMPLOYEE (SINGLE)	\$85	\$91	7.06%	\$6
EMPLOYEE /SPOUSE	\$396	\$423	6.82%	\$27
EMPLOYEE /SPOUSE/CHILDREN	\$468	\$500	6.84%	\$32
EMPLOYEE/CHILDREN	\$165	\$175	6.06%	\$10
DUAL EMPLOYEE (Incl. incentive retiree)	\$170	\$182	7.06%	\$12
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$250	\$266	6.40%	\$16
COBRA-(INCLUDE 2% ADMINISTRATION FEE)				
EMPLOYEE (SINGLE)	\$581	\$621	6.90%	\$40
EMPLOYEE /SPOUSE	\$1,092	\$1,168	6.93%	\$76
EMPLOYEE/CHILDREN	\$1,116	\$1,193	6.86%	\$77
FAMILY	\$1,499	\$1,602	6.90%	\$103
RETIRES				
EMPLOYEE (SINGLE)	\$570	\$609	6.84%	\$39
EMPLOYEE /SPOUSE	\$1,071	\$1,145	6.91%	\$74
EMPLOYEE/CHILDREN	\$1,094	\$1,169	6.86%	\$75
FAMILY	\$1,470	\$1,571	6.87%	\$101
SINGLE-OVER 65	\$339	\$349	2.95%	\$10
TWO PARTY-OVER 65	\$593	\$611	3.04%	\$18

TYPE OF COVERAGE	2016-2017 CURRENT	2017-2018		
		PROPOSED by SCSD#1	% Increase SCSD#1 INCREASE	
SCHOOL DISTRICT EMPLOYEE				
EMPLOYEE (SINGLE)	\$85	\$85	0.00%	\$0
EMPLOYEE /SPOUSE	\$396	\$396	0.00%	\$0
EMPLOYEE /SPOUSE/CHILDREN	\$468	\$468	0.00%	\$0
EMPLOYEE/CHILDREN	\$165	\$165	0.00%	\$0
DUAL EMPLOYEE (Incl. incentive retiree)	\$170	\$170	0.00%	\$0
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$250	\$250	0.00%	\$0
COBRA-(INCLUDE 2% ADMINISTRATION FEE)				
EMPLOYEE (SINGLE)	\$581	\$621	6.90%	\$40
EMPLOYEE /SPOUSE	\$1,092	\$1,168	6.93%	\$76
EMPLOYEE/CHILDREN	\$1,116	\$1,193	6.86%	\$77
FAMILY	\$1,499	\$1,602	6.90%	\$103
RETIRES				
EMPLOYEE (SINGLE)	\$570	\$570	0.00%	\$0
EMPLOYEE /SPOUSE	\$1,071	\$1,071	0.00%	\$0
EMPLOYEE/CHILDREN	\$1,094	\$1,094	0.00%	\$0
FAMILY	\$1,470	\$1,470	0.00%	\$0
SINGLE-OVER 65	\$339	\$339	0.00%	\$0
TWO PARTY-OVER 65	\$593	\$593	0.00%	\$0

**HEALTH PLAN PREMIUMS - MEDICARE SUPPLEMENT TYPE PLAN
MEDICAL ONLY
SECONDARY TO MEDICARE
MONTHLY PREMIUMS**

TYPE OF COVERAGE	2016-2017 Current	2017-2018 PROPOSED by UMR	% Increase UMR	INCREASE
RETIREES				
SINGLE-OVER 65	\$255	\$252	-1.18%	(\$3)
TWO PARTY-OVER 65	\$445	\$442	-0.67%	(\$3)

TYPE OF COVERAGE	2016-2017 Current	2017-2018 PROPOSED by SCSD#1	% Increase SCSD#1	INCREASE
RETIREES				
SINGLE-OVER 65	\$255	\$252	-1.18%	(\$3)
TWO PARTY-OVER 65	\$445	\$442	-0.67%	(\$3)

TYPE OF COVERAGE	2016-2017 Current	2017-2018 PROPOSED by SCSD#1	% Increase SCSD#1	INCREASE
* INCENTIVE RETIREES				
SINGLE-OVER 65	211*	208*	-1.42%	(\$3)
TWO PARTY-OVER 65	370*	367*	-0.82%	(\$3)

* Beginning October 1, 2016, the District is offering a one-time incentive of \$44/month for single, or \$75/month for two party for a period of 12 months, for any Post 65 Retiree choosing this plan. This one-time incentive is reflected in the SCSD #1 Proposed rates for Incentive Retirees above.

**HEALTH PLAN PREMIUMS-STAND ALONE PLAN - DENTAL
MONTHLY PREMIUMS**

TYPE OF COVERAGE	2016-2017 CURRENT	2017-2018 PROPOSED by UMR	% Increase UMR	INCREASE
SCHOOL DISTRICT EMPLOYEE				
EMPLOYEE (SINGLE)	\$6	\$7	16.67%	\$1
EMPLOYEE /SPOUSE	\$29	\$33	13.79%	\$4
EMPLOYEE /SPOUSE/CHILDREN	\$34	\$39	14.71%	\$5
EMPLOYEE/CHILDREN	\$12	\$14	16.67%	\$2
DUAL EMPLOYEE (Incl. incentive retiree)	\$12	\$14	16.67%	\$2
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$18	\$21	16.67%	\$3
COBRA-(INCLUDE 2% ADMINISTRATION FEE)				
EMPLOYEE (SINGLE)	\$42	\$49	16.67%	\$7
EMPLOYEE /SPOUSE	\$80	\$92	15.00%	\$12
EMPLOYEE/CHILDREN	\$81	\$94	16.05%	\$13
FAMILY	\$109	\$126	15.60%	\$17
RETIREES				
EMPLOYEE (SINGLE)	\$41	\$48	17.07%	\$7
EMPLOYEE /SPOUSE	\$78	\$90	15.38%	\$12
EMPLOYEE/CHILDREN	\$79	\$92	16.46%	\$13
FAMILY	\$107	\$123	14.95%	\$16
SINGLE-OVER 65	\$54	\$61	12.96%	\$7
TWO PARTY-OVER 65	\$94	\$107	13.83%	\$13

TYPE OF COVERAGE	2016-2017 CURRENT	2017-2018 PROPOSED by SCSD#1	% Increase SCSD#1	INCREASE
SCHOOL DISTRICT EMPLOYEE				
EMPLOYEE (SINGLE)	\$6	\$6	0.00%	\$0
EMPLOYEE /SPOUSE	\$29	\$29	0.00%	\$0
EMPLOYEE /SPOUSE/CHILDREN	\$34	\$34	0.00%	\$0
EMPLOYEE/CHILDREN	\$12	\$12	0.00%	\$0
DUAL EMPLOYEE (Incl. incentive retiree)	\$12	\$12	0.00%	\$0
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$18	\$18	0.00%	\$0
COBRA-(INCLUDE 2% ADMINISTRATION FEE)				
EMPLOYEE (SINGLE)	\$42	\$49	16.67%	\$7
EMPLOYEE /SPOUSE	\$80	\$92	15.00%	\$12
EMPLOYEE/CHILDREN	\$81	\$94	16.05%	\$13
FAMILY	\$109	\$126	15.60%	\$17
RETIREES				
EMPLOYEE (SINGLE)	\$41	\$41	0.00%	\$0
EMPLOYEE /SPOUSE	\$78	\$78	0.00%	\$0
EMPLOYEE/CHILDREN	\$79	\$79	0.00%	\$0
FAMILY	\$107	\$107	0.00%	\$0
SINGLE-OVER 65	\$54	\$54	0.00%	\$0
TWO PARTY-OVER 65	\$94	\$94	0.00%	\$0

**HEALTH PLAN PREMIUMS-STAND ALONE PLAN - VISION
MONTHLY PREMIUMS**

TYPE OF COVERAGE	2016-2017 CURRENT	2017-2018 PROPOSED by UMR	% Increase UMR	INCREASE
SCHOOL DISTRICT EMPLOYEE				
EMPLOYEE (SINGLE)	\$4	\$4	0.00%	\$0
EMPLOYEE /SPOUSE	\$20	\$18	-10.00%	(\$2)
EMPLOYEE /SPOUSE/CHILDREN	\$23	\$21	-8.70%	(\$2)
EMPLOYEE/CHILDREN	\$8	\$7	-12.50%	(\$1)
DUAL EMPLOYEE (Incl. incentive retiree)	\$8	\$8	0.00%	\$0
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$12	\$11	-8.33%	(\$1)
COBRA-(INCLUDE 2% ADMINISTRATION FEE)				
EMPLOYEE (SINGLE)	\$29	\$26	-10.34%	(\$3)
EMPLOYEE /SPOUSE	\$54	\$49	-9.26%	(\$5)
EMPLOYEE/CHILDREN	\$55	\$50	-9.09%	(\$5)
FAMILY	\$74	\$67	-9.46%	(\$7)
RETIREES				
EMPLOYEE (SINGLE)	\$28	\$26	-7.14%	(\$2)
EMPLOYEE /SPOUSE	\$53	\$48	-9.43%	(\$5)
EMPLOYEE/CHILDREN	\$54	\$49	-9.26%	(\$5)
FAMILY	\$73	\$66	-9.59%	(\$7)
SINGLE-OVER 65	\$37	\$33	-10.81%	(\$4)
TWO PARTY-OVER 65	\$65	\$57	-12.31%	(\$8)

TYPE OF COVERAGE	2016-2017 CURRENT	2017-2018 PROPOSED by SCSD#1	% Increase SCSD#1	INCREASE
SCHOOL DISTRICT EMPLOYEE				
EMPLOYEE (SINGLE)	\$4	\$4	0.00%	\$0
EMPLOYEE /SPOUSE	\$20	\$18	-10.00%	(\$2)
EMPLOYEE /SPOUSE/CHILDREN	\$23	\$21	-8.70%	(\$2)
EMPLOYEE/CHILDREN	\$8	\$7	-12.50%	(\$1)
DUAL EMPLOYEE (Incl. incentive retiree)	\$8	\$8	0.00%	\$0
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$12	\$11	-8.33%	(\$1)
COBRA-(INCLUDE 2% ADMINISTRATION FEE)				
EMPLOYEE (SINGLE)	\$29	\$26	-10.34%	(\$3)
EMPLOYEE /SPOUSE	\$54	\$49	-9.26%	(\$5)
EMPLOYEE/CHILDREN	\$55	\$50	-9.09%	(\$5)
FAMILY	\$74	\$67	-9.46%	(\$7)
RETIREES				
EMPLOYEE (SINGLE)	\$28	\$26	-7.14%	(\$2)
EMPLOYEE /SPOUSE	\$53	\$48	-9.43%	(\$5)
EMPLOYEE/CHILDREN	\$54	\$49	-9.26%	(\$5)
FAMILY	\$73	\$66	-9.59%	(\$7)
SINGLE-OVER 65	\$37	\$33	-10.81%	(\$4)
TWO PARTY-OVER 65	\$65	\$57	-12.31%	(\$8)