



## Agenda Item 12-a

Based upon 2017-2018 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 2018-2019, premiums charged in 2017-2018 and the increase from 2017-2018 to 2018-2019. Recommend acceptance of Health Plan Insurance Premiums for the 2018-2019 plan year as proposed by Sweetwater County School District Number One.

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

TYPE OF COVERAGE	2017-2018	2018-2019	% Increase	INCREASE
	CURRENT	PROPOSED by UMR	UMR	
<b>SCHOOL DISTRICT EMPLOYEE</b>				
EMPLOYEE (SINGLE)	\$118	\$133	12.71%	\$15
EMPLOYEE /SPOUSE	\$549	\$614	11.84%	\$65
EMPLOYEE /SPOUSE/CHILDREN	\$649	\$726	11.86%	\$77
EMPLOYEE/CHILDREN	\$228	\$254	11.40%	\$26
DUAL EMPLOYEE (Incl. incentive retiree)	\$236	\$266	12.71%	\$30
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$346	\$387	11.85%	\$41
<b>COBRA-(INCLUDE 2% ADMINISTRATION FEE)</b>				
EMPLOYEE (SINGLE)	\$824	\$901	9.34%	\$77
EMPLOYEE /SPOUSE	\$1,549	\$1,694	9.36%	\$145
EMPLOYEE/CHILDREN	\$1,582	\$1,730	9.36%	\$148
FAMILY	\$2,126	\$2,325	9.36%	\$199
<b>RETIREES</b>				
EMPLOYEE (SINGLE)	\$790	\$883	11.77%	\$93
EMPLOYEE /SPOUSE	\$1,485	\$1,661	11.85%	\$176
EMPLOYEE/CHILDREN	\$1,516	\$1,696	11.87%	\$180
FAMILY	\$2,038	\$2,279	11.83%	\$241
SINGLE-OVER 65	\$456	\$439	-3.73%	(\$17)
TWO PARTY-OVER 65	\$799	\$768	-3.88%	(\$31)

TYPE OF COVERAGE	2017-2018	2018-2019	% Increase	INCREASE
	CURRENT	PROPOSED by SCSD#1	SCSD#1	
<b>SCHOOL DISTRICT EMPLOYEE</b>				
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
<b>COBRA-(INCLUDE 2% ADMINISTRATION FEE)</b>				
EMPLOYEE (SINGLE)	\$824	\$901	9.34%	\$77
EMPLOYEE /SPOUSE	\$1,549	\$1,694	9.36%	\$145
EMPLOYEE/CHILDREN	\$1,582	\$1,730	9.36%	\$148
FAMILY	\$2,126	\$2,325	9.36%	\$199
<b>RETIREES</b>				
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	\$439	-3.73%	(\$17)
TWO PARTY-OVER 65	\$799	\$768	-3.88%	(\$31)

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

TYPE OF COVERAGE	2017-2018	2018-2019	% Increase	INCREASE
	CURRENT	PROPOSED by UMR	UMR	
<b>SCHOOL DISTRICT EMPLOYEE</b>				
EMPLOYEE (SINGLE)	\$104	\$117	12.50%	\$13
EMPLOYEE /SPOUSE	\$484	\$542	11.98%	\$58
EMPLOYEE /SPOUSE/CHILDREN	\$572	\$641	12.06%	\$69
EMPLOYEE/CHILDREN	\$201	\$225	11.94%	\$24
DUAL EMPLOYEE (Incl. incentive retiree)	\$208	\$234	12.50%	\$26
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$305	\$342	12.13%	\$37
<b>COBRA-(INCLUDE 2% ADMINISTRATION FEE)</b>				
EMPLOYEE (SINGLE)	\$758	\$796	5.01%	\$38
EMPLOYEE /SPOUSE	\$1,426	\$1,496	4.91%	\$70
EMPLOYEE/CHILDREN	\$1,456	\$1,528	4.95%	\$72
FAMILY	\$1,956	\$2,053	4.96%	\$97
<b>RETIREEES</b>				
EMPLOYEE (SINGLE)	\$696	\$780	12.07%	\$84
EMPLOYEE /SPOUSE	\$1,309	\$1,467	12.07%	\$158
EMPLOYEE/CHILDREN	\$1,336	\$1,498	12.13%	\$162
FAMILY	\$1,796	\$2,013	12.08%	\$217
SINGLE-OVER 65	\$406	\$384	-5.42%	(\$22)
TWO PARTY-OVER 65	\$711	\$671	-5.63%	(\$40)

TYPE OF COVERAGE	2017-2018	2018-2019	% Increase	INCREASE
	CURRENT	PROPOSED by SCSD#1	SCSD#1	
<b>SCHOOL DISTRICT EMPLOYEE</b>				
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
<b>COBRA-(INCLUDE 2% ADMINISTRATION FEE)</b>				
EMPLOYEE (SINGLE)	\$758	\$796	5.01%	\$38
EMPLOYEE /SPOUSE	\$1,426	\$1,496	4.91%	\$70
EMPLOYEE/CHILDREN	\$1,456	\$1,528	4.95%	\$72
FAMILY	\$1,956	\$2,053	4.96%	\$97
<b>RETIREEES</b>				
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	\$384	-5.42%	(\$22)
TWO PARTY-OVER 65	\$711	\$671	-5.63%	(\$40)

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

TYPE OF COVERAGE	2017-2018 CURRENT	2018-2019		
		PROPOSED by UMR	% Increase UMR INCREASE	
<b>SCHOOL DISTRICT EMPLOYEE</b>				
EMPLOYEE (SINGLE)	\$85	\$96	12.94%	\$11
EMPLOYEE /SPOUSE	\$396	\$446	12.63%	\$50
EMPLOYEE /SPOUSE/CHILDREN	\$468	\$527	12.61%	\$59
EMPLOYEE/CHILDREN	\$165	\$185	12.12%	\$20
DUAL EMPLOYEE (Incl. incentive retiree)	\$170	\$192	12.94%	\$22
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$250	\$281	12.40%	\$31
<b>COBRA-(INCLUDE 2% ADMINISTRATION FEE)</b>				
EMPLOYEE (SINGLE)	\$621	\$654	5.31%	\$33
EMPLOYEE /SPOUSE	\$1,168	\$1,230	5.31%	\$62
EMPLOYEE/CHILDREN	\$1,193	\$1,256	5.28%	\$63
FAMILY	\$1,602	\$1,688	5.37%	\$86
<b>RETIRES</b>				
EMPLOYEE (SINGLE)	\$570	\$641	12.46%	\$71
EMPLOYEE /SPOUSE	\$1,071	\$1,206	12.61%	\$135
EMPLOYEE/CHILDREN	\$1,094	\$1,231	12.52%	\$137
FAMILY	\$1,470	\$1,655	12.59%	\$185
SINGLE-OVER 65	\$339	\$309	-8.85%	(\$30)
TWO PARTY-OVER 65	\$593	\$541	-8.77%	(\$52)

TYPE OF COVERAGE	2017-2018 CURRENT	2018-2019		
		PROPOSED by SCSD#1	% Increase SCSD#1 INCREASE	
<b>SCHOOL DISTRICT EMPLOYEE</b>				
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
<b>COBRA-(INCLUDE 2% ADMINISTRATION FEE)</b>				
EMPLOYEE (SINGLE)	\$621	\$654	5.31%	\$33
EMPLOYEE /SPOUSE	\$1,168	\$1,230	5.31%	\$62
EMPLOYEE/CHILDREN	\$1,193	\$1,256	5.28%	\$63
FAMILY	\$1,602	\$1,688	5.37%	\$86
<b>RETIRES</b>				
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	\$309	-8.85%	(\$30)
TWO PARTY-OVER 65	\$593	\$541	-8.77%	(\$52)

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

TYPE OF COVERAGE	2017-2018 Current	2018-2019 PROPOSED by UMR	% Increase UMR	INCREASE
RETIREES				
SINGLE-OVER 65	\$252	\$285	13.10%	\$33
TWO PARTY-OVER 65	\$442	\$499	12.90%	\$57

TYPE OF COVERAGE	2017-2018 Current	2018-2019 PROPOSED by SCSD#1	% Increase SCSD#1	INCREASE
RETIREES				
SINGLE-OVER 65	\$252	\$252	0.00%	\$0
TWO PARTY-OVER 65	\$442	\$442	0.00%	\$0

TYPE OF COVERAGE	2017-2018 Current	2018-2019 PROPOSED by SCSD#1	% Increase SCSD#1	INCREASE
* INCENTIVE RETIREES				
SINGLE-OVER 65	208*	208*	0.00%	\$0
TWO PARTY-OVER 65	367*	367*	0.00%	\$0

\* 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	2017-2018	2018-2019	% Increase	INCREASE
	CURRENT	PROPOSED by UMR	UMR	
<b>SCHOOL DISTRICT EMPLOYEE</b>				
EMPLOYEE (SINGLE)	\$6	\$7	16.67%	\$1
EMPLOYEE /SPOUSE	\$29	\$34	17.24%	\$5
EMPLOYEE /SPOUSE/CHILDREN	\$34	\$40	17.65%	\$6
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
<b>COBRA-(INCLUDE 2% ADMINISTRATION FEE)</b>				
EMPLOYEE (SINGLE)	\$49	\$50	2.04%	\$1
EMPLOYEE /SPOUSE	\$92	\$94	2.17%	\$2
EMPLOYEE/CHILDREN	\$94	\$96	2.13%	\$2
FAMILY	\$126	\$130	3.17%	\$4
<b>RETIREES</b>				
EMPLOYEE (SINGLE)	\$41	\$49	19.51%	\$8
EMPLOYEE /SPOUSE	\$78	\$92	17.95%	\$14
EMPLOYEE/CHILDREN	\$79	\$94	18.99%	\$15
FAMILY	\$107	\$127	18.69%	\$20
SINGLE-OVER 65	\$54	\$64	18.52%	\$10
TWO PARTY-OVER 65	\$94	\$112	19.15%	\$18

TYPE OF COVERAGE	2017-2018	2018-2019	% Increase	INCREASE
	CURRENT	PROPOSED by SCSD#1	SCSD#1	
<b>SCHOOL DISTRICT EMPLOYEE</b>				
EMPLOYEE (SINGLE)	\$6	\$7	16.67%	\$1
EMPLOYEE /SPOUSE	\$29	\$34	17.24%	\$5
EMPLOYEE /SPOUSE/CHILDREN	\$34	\$40	17.65%	\$6
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
<b>COBRA-(INCLUDE 2% ADMINISTRATION FEE)</b>				
EMPLOYEE (SINGLE)	\$49	\$50	2.04%	\$1
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EMPLOYEE/CHILDREN	\$94	\$96	2.13%	\$2
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<b>RETIREES</b>				
EMPLOYEE (SINGLE)	\$41	\$49	19.51%	\$8
EMPLOYEE /SPOUSE	\$78	\$92	17.95%	\$14
EMPLOYEE/CHILDREN	\$79	\$94	18.99%	\$15
FAMILY	\$107	\$127	18.69%	\$20
SINGLE-OVER 65	\$54	\$64	18.52%	\$10
TWO PARTY-OVER 65	\$94	\$112	19.15%	\$18

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

TYPE OF COVERAGE	2017-2018	2018-2019	% Increase	INCREASE
	CURRENT	PROPOSED by UMR	UMR	
<b>SCHOOL DISTRICT EMPLOYEE</b>				
EMPLOYEE (SINGLE)	\$4	\$4	0.00%	\$0
EMPLOYEE /SPOUSE	\$18	\$19	5.56%	\$1
EMPLOYEE /SPOUSE/CHILDREN	\$21	\$22	4.76%	\$1
EMPLOYEE/CHILDREN	\$7	\$8	14.29%	\$1
DUAL EMPLOYEE (Incl. incentive retiree)	\$8	\$8	0.00%	\$0
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$11	\$12	9.09%	\$1
<b>COBRA-(INCLUDE 2% ADMINISTRATION FEE)</b>				
EMPLOYEE (SINGLE)	\$26	\$28	7.69%	\$2
EMPLOYEE /SPOUSE	\$49	\$52	6.12%	\$3
EMPLOYEE/CHILDREN	\$50	\$53	6.00%	\$3
FAMILY	\$67	\$71	5.97%	\$4
<b>RETIREES</b>				
EMPLOYEE (SINGLE)	\$26	\$27	3.85%	\$1
EMPLOYEE /SPOUSE	\$48	\$51	6.25%	\$3
EMPLOYEE/CHILDREN	\$49	\$52	6.12%	\$3
FAMILY	\$66	\$70	6.06%	\$4
SINGLE-OVER 65	\$33	\$35	6.06%	\$2
TWO PARTY-OVER 65	\$57	\$62	8.77%	\$5

TYPE OF COVERAGE	2017-2018	2018-2019	% Increase	INCREASE
	CURRENT	PROPOSED by SCSD#1	SCSD#1	
<b>SCHOOL DISTRICT EMPLOYEE</b>				
EMPLOYEE (SINGLE)	\$4	\$4	0.00%	\$0
EMPLOYEE /SPOUSE	\$18	\$19	5.56%	\$1
EMPLOYEE /SPOUSE/CHILDREN	\$21	\$22	4.76%	\$1
EMPLOYEE/CHILDREN	\$7	\$8	14.29%	\$1
DUAL EMPLOYEE (Incl. incentive retiree)	\$8	\$8	0.00%	\$0
DUAL EMPLOYEE - FAMILY (Incl. incentive retiree)	\$11	\$12	9.09%	\$1
<b>COBRA-(INCLUDE 2% ADMINISTRATION FEE)</b>				
EMPLOYEE (SINGLE)	\$26	\$28	7.69%	\$2
EMPLOYEE /SPOUSE	\$49	\$52	6.12%	\$3
EMPLOYEE/CHILDREN	\$50	\$53	6.00%	\$3
FAMILY	\$67	\$71	5.97%	\$4
<b>RETIREES</b>				
EMPLOYEE (SINGLE)	\$26	\$27	3.85%	\$1
EMPLOYEE /SPOUSE	\$48	\$51	6.25%	\$3
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FAMILY	\$66	\$70	6.06%	\$4
SINGLE-OVER 65	\$33	\$35	6.06%	\$2
TWO PARTY-OVER 65	\$57	\$62	8.77%	\$5