

Premium Example for Plan Year 2019

There have been many questions and misunderstandings about the new PEIA rate structure using Total Family Income (TFI) to set rates for Employee and Spouse and Family coverages. Below is the EXAMPLE of the rate table provided to the Finance Board at their meeting on December 7, 2017. **These numbers are not final.** We are providing them for illustration while we finalize the actuarial review of the rates. Please remember that these are the standard rates. If you do not use tobacco, subtract \$25 per month for single coverage and \$50 per month for Employee and Child, Employee and Spouse, and Family coverages.

Single						Single Coverage									
Employee Salary		Employee Premiums				Employee Salary		Deductible				Out-of-Pocket Maximum			
		Plan A	Plan B	Plan C	Plan D			Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
\$ -	\$ 30,000	\$ 59	\$ 40	\$ 78	\$ 48	\$ -	\$ 30,000	\$ 275	\$ 700	\$ 1,300	\$ 275	\$ 1,775	\$ 3,000	\$ 2,500	\$ 1,775
\$ 30,001	\$ 60,000	\$ 81	\$ 48	\$ 78	\$ 69	\$ 30,001	\$ 60,000	\$ 375	\$ 700	\$ 1,300	\$ 375	\$ 2,225	\$ 3,000	\$ 2,500	\$ 2,225
\$ 60,001	\$ 90,000	\$ 122	\$ 66	\$ 78	\$ 104	\$ 60,001	\$ 90,000	\$ 575	\$ 1,200	\$ 1,300	\$ 575	\$ 2,825	\$ 3,000	\$ 2,500	\$ 2,825
\$ 90,001	\$ 120,000	\$ 176	\$ 95	\$ 78	\$ 149	\$ 90,001	\$ 120,000	\$ 675	\$ 1,200	\$ 1,300	\$ 675	\$ 2,975	\$ 3,000	\$ 2,500	\$ 2,975
\$ 120,001 +		\$ 204	\$ 120	\$ 78	\$ 174	\$ 120,001 +		\$ 775	\$ 1,200	\$ 1,300	\$ 775	\$ 3,225	\$ 3,000	\$ 2,500	\$ 3,225
Employee and Child						Employee and Child									
Employee Salary		Employee Premiums				Employee Salary		Deductible				Out-of-Pocket Maximum			
		Plan A	Plan B	Plan C	Plan D			Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
\$ -	\$ 30,000	\$ 116	\$ 68	\$ 165	\$ 96	\$ -	\$ 30,000	\$ 550	\$ 1,400	\$ 2,600	\$ 550	\$ 3,550	\$ 6,000	\$ 5,000	\$ 3,550
\$ 30,001	\$ 60,000	\$ 146	\$ 79	\$ 165	\$ 122	\$ 30,001	\$ 60,000	\$ 750	\$ 1,400	\$ 2,600	\$ 750	\$ 4,450	\$ 6,000	\$ 5,000	\$ 4,450
\$ 60,001	\$ 90,000	\$ 233	\$ 136	\$ 165	\$ 197	\$ 60,001	\$ 90,000	\$ 1,150	\$ 2,400	\$ 2,600	\$ 1,150	\$ 5,650	\$ 6,000	\$ 5,000	\$ 5,650
\$ 90,001	\$ 120,000	\$ 338	\$ 209	\$ 165	\$ 286	\$ 90,001	\$ 120,000	\$ 1,350	\$ 2,400	\$ 2,600	\$ 1,350	\$ 5,950	\$ 6,000	\$ 5,000	\$ 5,950
\$ 120,001 +		\$ 384	\$ 245	\$ 165	\$ 325	\$ 120,001 +		\$ 1,550	\$ 2,400	\$ 2,600	\$ 1,550	\$ 6,450	\$ 6,000	\$ 5,000	\$ 6,450
Employee and Spouse (TFI)						Employee and Spouse (TFI)									
Employee Salary		Employee Premiums				Employee Salary		Deductible				Out-of-Pocket Maximum			
		Plan A	Plan B	Plan C	Plan D			Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
\$ -	\$ 30,000	\$ 131	\$ 84	\$ 221	\$ 105	\$ -	\$ 30,000	\$ 550	\$ 1,400	\$ 2,600	\$ 550	\$ 3,550	\$ 6,000	\$ 5,000	\$ 3,550
\$ 30,001	\$ 60,000	\$ 194	\$ 116	\$ 221	\$ 158	\$ 30,001	\$ 60,000	\$ 750	\$ 1,400	\$ 2,600	\$ 750	\$ 4,450	\$ 6,000	\$ 5,000	\$ 4,450
\$ 60,001	\$ 90,000	\$ 301	\$ 174	\$ 221	\$ 244	\$ 60,001	\$ 90,000	\$ 1,150	\$ 2,400	\$ 2,600	\$ 1,150	\$ 5,650	\$ 6,000	\$ 5,000	\$ 5,650
\$ 90,001	\$ 120,000	\$ 355	\$ 203	\$ 221	\$ 289	\$ 90,001	\$ 120,000	\$ 1,350	\$ 2,400	\$ 2,600	\$ 1,350	\$ 5,950	\$ 6,000	\$ 5,000	\$ 5,950
\$ 120,001 +		\$ 398	\$ 237	\$ 221	\$ 326	\$ 120,001 +		\$ 1,550	\$ 2,400	\$ 2,600	\$ 1,550	\$ 6,450	\$ 6,000	\$ 5,000	\$ 6,450
Family (TFI)						Family (TFI)									
Employee Salary		Employee Premiums				Employee Salary		Deductible				Out-of-Pocket Maximum			
		Plan A	Plan B	Plan C	Plan D			Plan A	Plan B	Plan C	Plan D	Plan A	Plan B	Plan C	Plan D
\$ -	\$ 30,000	\$ 188	\$ 112	\$ 308	\$ 153	\$ -	\$ 30,000	\$ 550	\$ 1,400	\$ 2,600	\$ 550	\$ 3,550	\$ 6,000	\$ 5,000	\$ 3,550
\$ 30,001	\$ 60,000	\$ 259	\$ 147	\$ 308	\$ 211	\$ 30,001	\$ 60,000	\$ 750	\$ 1,400	\$ 2,600	\$ 750	\$ 4,450	\$ 6,000	\$ 5,000	\$ 4,450
\$ 60,001	\$ 90,000	\$ 412	\$ 244	\$ 308	\$ 337	\$ 60,001	\$ 90,000	\$ 1,150	\$ 2,400	\$ 2,600	\$ 1,150	\$ 5,650	\$ 6,000	\$ 5,000	\$ 5,650
\$ 90,001	\$ 120,000	\$ 517	\$ 317	\$ 308	\$ 426	\$ 90,001	\$ 120,000	\$ 1,350	\$ 2,400	\$ 2,600	\$ 1,350	\$ 5,950	\$ 6,000	\$ 5,000	\$ 5,950
\$ 120,001 +		\$ 578	\$ 362	\$ 308	\$ 477	\$ 120,001 +		\$ 1,550	\$ 2,400	\$ 2,600	\$ 1,550	\$ 6,450	\$ 6,000	\$ 5,000	\$ 6,450