

Action Item D.2.g

MISD Contribution to Employee Insurance Plan

Background: This is the thirteenth year of the State Health Insurance Program. The program is making major changes this next year due to all of the Federal healthcare requirements. The program has eliminated Active Care 1 and limited enrollment to Active Care 3 to only employees enrolled in the plan during 12/13. Rates will increase anywhere from 9% to 25% depending which plan you are on. By approving an additional \$27 per employee per month would make the Active Care 1-HD plan free to everyone. The extra \$27 would cost the district approximately \$51,840 annually.

Recommendation: Approve an additional \$27 per employee per month for the 13/14 school year, bringing the schools contribution to \$325 per employee per month.

Sample Motion:

"I move the approval of an additional \$27 added to the school's contribution (currently \$298) to the State Health Insurance Program. The new total will be \$325."

**TRS-ACTIVE CARE/FULL TIME
2013-2014
TOTAL MONTHLY COST BASED ON MISD CONTRIBUTION OF
\$250**

ACTIVECARE 1-HD

	Maximum Employee Cost***	increase over 12-13
Total Cost		
Employee Only	\$325	\$0
Employee and Spouse	\$794	\$469
Employee and Child(ren)	\$572	\$247
Employee and Family	\$1,060	\$76

*State Contribution \$75
*MISD Contribution \$250

Employee Only
Employee and Spouse
Employee and Child(ren)
Employee and Family

ACTIVECARE 1

Total Cost	Maximum Employee Cost***	increase over 12-13
Employee Only	\$0	\$0
Employee and Spouse	\$0	\$0
Employee and Child(ren)	\$0	\$0
Employee and Family	\$0	\$0

*State Contribution \$75
*MISD Contribution \$250

Employee Only
Employee and Spouse
Employee and Child(ren)
Employee and Family

**ACTIVECARE 1 HAS BEEN
ELIMINATED AS OF 9/1/13**

ACTIVECARE 2

Total Cost	Maximum Employee Cost***	increase over 12-13
Employee Only	\$529	\$204
Employee and Spouse	\$1,203	\$878
Employee and Child(ren)	\$841	\$516
Employee and Family	\$1,323	\$998

*State Contribution \$75
*MISD Contribution \$250

Employee Only
Employee and Spouse
Employee and Child(ren)
Employee and Family

ACTIVECARE 3

Total Cost	Maximum Employee Cost***	increase over 12-13
Employee Only	\$796	\$471
Employee and Spouse	\$1,810	\$1,485
Employee and Child(ren)	\$1,269	\$944
Employee and Family	\$1,990	\$1,665

*State Contribution \$75
*MISD Contribution \$250

Employee Only
Employee and Spouse
Employee and Child(ren)
Employee and Family

**TRS WILL NOT ALLOW YOU TO
ENROLL IN ACTIVE 3, UNLESS
YOU WERE IN PLAN 3 LAST YEAR**