

Health Care and Dental Rates for 2008

Monthly Premiums

Eligibility

Full-time employees are eligible for the health care plans with a contribution from Denison. Full-time employees and part-time employees budgeted to work at least 15 hours per week are eligible for the voluntary dental plans. Also, *part-time employees budgeted to work at least 15 hours per week are eligible to purchase a health care plan, however, they must pay the total cost.* Below is a comparison of the 2008 and 2007 premium rates.

Healthcare Premium Rates For Employees Earning \$60,000 or Less per Year (80%/20% Split for Family Coverage)

1. **Cigna OA+ (PPO)**

2007 <u>Total</u>	2007 <u>Denison</u>	2007 <u>Employee</u>	2008 <u>Total</u>	2008 <u>Denison</u>	2008 <u>Employee</u>	
\$424.76	\$373.78	\$ 50.98	\$446.57	\$392.98	\$53.59	Employee Only
\$845.24	\$676.20	\$169.04	\$888.67	\$710.94	\$177.73	Employee + 1 Dependent
\$1,110.46	\$888.38	\$222.08	\$1,167.52	\$934.01	\$233.50	Employee + 2 or More

2. **Cigna Network (HMO), with Cigna Dental (PPO)**

2007 <u>Total</u>	2007 <u>Denison</u>	2007 <u>Employee</u>	2008 <u>Total</u>	2008 <u>Denison</u>	2008 <u>Employee</u>	
\$408.30	\$359.30	\$ 49.00	\$429.27	\$377.76	\$51.51	Employee Only
\$808.38	\$646.70	\$161.68	\$849.90	\$679.92	169.98	Employee + 1 Dependent
\$1,065.86	\$852.70	\$213.16	\$1,120.62	\$896.50	\$224.12	Employee + 2 or More

3. **Cigna Network (HMO), with Cigna Dental Care (HMO)**

2007 <u>Total</u>	2007 <u>Denison</u>	2007 <u>Employee</u>	2008 <u>Total</u>	2008 <u>Denison</u>	2008 <u>Employee</u>	
\$398.04	\$350.28	\$ 47.76	\$418.70	\$368.46	\$50.24	Employee Only
\$787.76	\$630.20	\$157.56	\$828.66	\$662.93	\$165.73	Employee + 1 Dependent
\$1,042.30	\$833.84	\$208.46	\$1,096.47	\$877.18	\$219.29	Employee + 2 or More

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Healthcare Premium Rates
For Employees Earning More Than \$60,000 per Year
(75%/25% Split for Family Coverage)

1. **Cigna OA+ (PPO)**

<u>2007</u>	<u>2007</u>	<u>2007</u>	<u>2008</u>	<u>2008</u>	<u>2008</u>	
<u>Total</u>	<u>Denison</u>	<u>Employee</u>	<u>Total</u>	<u>Denison</u>	<u>Employee</u>	
\$424.76	\$373.78	\$ 50.98	\$446.57	\$392.98	\$53.59	Employee Only
\$845.24	\$633.94	\$211.30	\$888.67	\$666.50	\$222.17	Employee + 1 Dependent
\$1,110.46	\$832.84	\$277.62	\$1,167.52	\$875.64	\$291.88	Employee + 2 or More

2. **Cigna Network (HMO), with Cigna Dental (PPO)**

<u>2007</u>	<u>2007</u>	<u>2007</u>	<u>2008</u>	<u>2008</u>	<u>2008</u>	
<u>Total</u>	<u>Denison</u>	<u>Employee</u>	<u>Total</u>	<u>Denison</u>	<u>Employee</u>	
\$408.30	\$359.30	\$ 49.00	\$429.27	\$377.76	\$51.51	Employee Only
\$808.38	\$606.28	\$202.10	\$849.90	\$637.42	\$212.47	Employee + 1 Dependent
\$1,065.86	\$799.40	\$266.46	\$1,120.62	\$840.47	\$280.16	Employee + 2 or More

3. **Cigna Network (HMO), with Cigna Dental Care (HMO)**

<u>2007</u>	<u>2007</u>	<u>2007</u>	<u>2008</u>	<u>2008</u>	<u>2008</u>	
<u>Total</u>	<u>Denison</u>	<u>Employee</u>	<u>Total</u>	<u>Denison</u>	<u>Employee</u>	
\$398.04	\$350.28	\$ 47.76	\$418.70	\$368.46	\$50.24	Employee Only
\$787.76	\$590.82	\$196.94	\$828.66	\$621.49	\$207.16	Employee + 1 Dependent
\$1,042.30	\$781.72	\$260.58	\$1,096.47	\$822.35	\$274.12	Employee + 2 or More

Voluntary Dental Rates

1. **Cigna Dental Care (HMO) - Voluntary**

<u>2007</u>	<u>2008</u>	
\$12.62	\$13.50	Employee Only
\$24.90	\$26.65	Employee + 1 Dependent
\$36.42	\$38.96	Employee + 2 or More

2. **Cigna Dental (PPO) - Voluntary**

<u>2007</u>	<u>2008</u>	
\$23.34	\$25.12	Employee Only
\$47.22	\$50.02	Employee + 1 Dependent
\$62.10	\$65.53	Employee + 2 or More