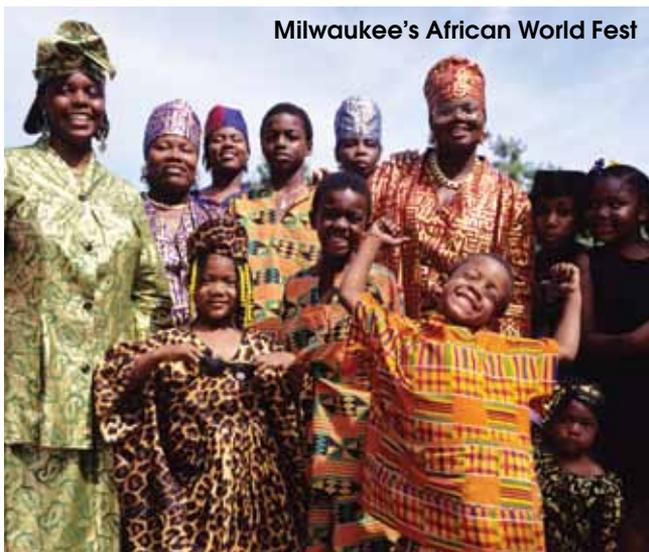


## HEALTH PLAN 2013 PREMIUM RATES



This section lists the total monthly premium for each plan. Your employer will provide information about each plan's cost to you.

Employers determine the amount they will contribute toward the premium under one of the two methods described here.

1. Your employer pays between 50% and 88% of the premium rate of the average cost qualified plan in the employer's service area for either single or family coverage for employees who are participants under the Wisconsin Retirement System (WRS).
  - **Note:** Your employer may pay as little as 25% of the premium for either single or family coverage for an employee appointed to a position working fewer than 1,044 hours per year and who is a WRS participating employee.

2. A Three-Tier health insurance premium option is also available to employers. The Group Insurance Board, and its consulting actuaries, rank and assign each of the available health plans to one of three Tier categories, based on its efficiency and quality of care. Your premium contribution is determined by the Tier ranking of your health plan. The 2013 health plan Tiers appear on Page 19.

The employee's required contribution to the health insurance premium for coverage is generally the same dollar amount for all health plans in the same Tier, regardless of the total premium.

**Note:** Your employer may contribute any amount toward the premium for retired employees who continue group coverage.

Annuitants and their dependents who are eligible for Medicare must be enrolled in Parts A and B upon retirement or when initially eligible. When you and/or your dependents are enrolled, your group health insurance coverage will be coordinated with Medicare and your monthly premium will be reduced.

# Local Government Employees and Annuitant Rates

## 2013 Monthly Full Pay HMO Option - Standard PPO

Plan Name	Local Employees & Non-Medicare Annuitants*		Local Medicare Annuitants		
	Single	Family	Single	Medicare 1**	Medicare 2***
Anthem Blue - Northeast	970.70	2,422.00	622.80	1,590.30	1,242.40
Anthem Blue - Northwest	1,124.30	2,806.00	699.70	1,820.80	1,396.20
Anthem Blue - Southeast	1,072.30	2,676.00	673.60	1,742.70	1,344.00
Arise Health Plan	944.20	2,355.70	609.50	1,550.50	1,215.80
Dean Health Plan	644.10	1,605.50	452.80	1,093.70	902.40
Group Health Cooperative of Eau Claire	1,050.50	2,621.50	546.90	1,594.20	1,090.60
GHC of South Central Wisconsin	573.80	1,429.70	424.40	995.00	845.60
Gundersen Lutheran Health Plan	759.80	1,894.70	451.30	1,207.90	899.40
Health Tradition Health Plan	732.40	1,826.20	503.60	1,232.80	1,004.00
HealthPartners	838.50	2,091.50	536.80	1,372.10	1,070.40
Humana - Eastern	1,148.20	2,865.70	392.80	1,537.80	782.40
Humana - Western	1,148.20	2,865.70	392.80	1,537.80	782.40
Medical Associates Health Plan	741.90	1,850.00	420.40	1,159.10	837.60
Medicare Plus****	NA****	NA****	361.80	NA****	720.60
MercyCare Health Plans	554.40	1,381.20	379.50	930.70	755.80
Network Health Plan	741.50	1,849.00	508.30	1,246.60	1,013.40
Physicians Plus	604.10	1,505.50	404.60	1,005.50	806.00
Security Health Plan	1,115.10	2,783.00	523.30	1,635.20	1,043.40
Standard Plan: Balance of State <sup>1</sup>	1,124.90	2,806.90	NA****	1,486.60	NA****
Standard Plan: Dane <sup>2</sup>	1,042.40	2,600.90	NA****	1,404.20	NA****
Standard Plan: Milwaukee <sup>3</sup>	1,216.60	3,036.20	NA****	1,578.40	NA****
Standard Plan: Waukesha <sup>4</sup>	1,124.90	2,806.90	NA****	1,486.60	NA****
State Maintenance Plan	748.10	1,865.80	NA****	1,109.90	NA****
UnitedHealthcare of Wisconsin - NE	797.60	1,989.20	536.30	1,330.70	1,069.40
UnitedHealthcare of Wisconsin - SE	838.00	2,090.20	556.50	1,391.30	1,109.80
Unity - Community	528.70	1,317.00	370.80	896.30	738.40
Unity - UW Health	504.10	1,255.50	360.20	861.10	717.20
WEA Trust PPO - East	801.60	1,999.20	538.30	1,336.70	1,073.40
WEA Trust PPO - Northwest	840.20	2,095.70	557.60	1,394.60	1,112.00
WPS Metro Choice Northwest	1,064.90	2,657.50	670.00	1,731.70	1,336.80
WPS Metro Choice Southeast	1,241.70	3,099.50	758.40	1,996.90	1,513.60

Please refer to the following page for footnoted information.

## LOCAL PREMIUM RATE FOOTNOTES



Note that single and family rates apply when no family members are eligible for Medicare. At least one insured family member must be eligible for Medicare in order for the Medicare rates to apply. In addition, Medicare premium rates apply only to subscribers who have terminated employment.

### Footnotes from preceding page:

NA = "not applicable."

\*Members of new participating employers may have a surcharge added to their rates. Your employer will inform you. Contact your payroll office with questions.

\*\*Medicare 1 = Family coverage with at least one insured family member enrolled in Medicare Parts A, B and D.

\*\*\*Medicare 2 = Family coverage with all insured family members enrolled in Medicare Parts A, B and D.

\*\*\*\* Members with Standard Plan or SMP coverage who become enrolled in Medicare Parts A and B will automatically be moved to the Medicare Plus plan. All

other non-Medicare family members will remain covered under the Standard Plan or SMP.

Standard Plan rates are determined by the employer county or the retiree county of residence. Counties are divided into the following rate categories:

1. BALANCE OF STATE: All other Wisconsin counties not listed below.
2. DANE: Dane, Grant, Jefferson, La Crosse, Polk and St. Croix.
3. MILWAUKEE: Milwaukee County. Also applies to retirees and continuants living out of state.
4. WAUKESHA: Kenosha, Ozaukee, Racine, Washington and Waukesha.

## LOCAL HEALTH PLAN TIERS

2013 Health Plans
<b>TIER 1</b>
ARISE HEALTH PLAN
DEAN HEALTH PLAN
GROUP HEALTH COOPERATIVE OF EAU CLAIRE
GHC OF SOUTH CENTRAL WISCONSIN
GUNDERSEN LUTHERAN HEALTH PLAN
HEALTH TRADITION HEALTH PLAN
HEALTHPARTNERS
HUMANA - WESTERN
MEDICAL ASSOCIATES HEALTH PLAN
MERCYCARE HEALTH PLANS
NETWORK HEALTH PLAN
PHYSICIANS PLUS
STATE MAINTENANCE PLAN (SMP)
UNITEDHEALTHCARE OF WISCONSIN NORTHEAST
UNITEDHEALTHCARE OF WISCONSIN SOUTHEAST
UNITY - COMMUNITY
UNITY - UW HEALTH
WEA TRUST PPO - EAST
WEA TRUST PPO - NORTHWEST
WPS METRO CHOICE NORTHWEST
<b>TIER 2</b>
NO TIER 2 HEALTH PLANS
<b>TIER 3</b>
ANTHEM BLUE - NORTHEAST
ANTHEM BLUE - NORTHWEST
ANTHEM BLUE - SOUTHEAST
HUMANA - EASTERN
SECURITY HEALTH PLAN
STANDARD PLAN
WPS METRO CHOICE SOUTHEAST