

Medical Premium Rates 2010-11

City of Phoenix retiree medical premium equivalent rates have been set for the 2010-11 plan year which begins on August 1, 2010. The city continues to offer CIGNA HMO, BCBS HMO and BCBS PPO plans with the same plan design, co-pays and deductibles you know today.

The city's medical plan has been self-insured for the past five years which means that the city pays each medical and prescription drug claim from the Health Care Benefits Trust. Premium equivalent rates are established by the city and driven by the prior year's retiree medical claim and prescription drug costs incurred. The retiree medical plans will see an average premium increase of 16.4% effective August 1, 2010. 2010-11 rates are found in the table below.

For the second year, the city has created a health insurance premium holiday. This year's premium holiday takes place in April 2010 for employees and retirees. This premium holiday keeps health insurance in full force while saving health insurance premium costs for one month. If you are wondering how much you will save in April from the premium holiday, look at your March 2010 pension check advice to find your monthly deduction for health insurance. This amount will not be deducted from your April pension check. With this premium holiday taken into account, the retiree medical premium increase nets out to 6.7%.

Retiree Medical Plan	Current Monthly Premium	Monthly Premium 8/1/2010	Change \$
CIGNA HMO			
Single – Retiree or survivor not on Medicare	\$513.50	\$640.87	\$127.37
Family – Retiree and 1 or more dependents not on Medicare	\$1,407.53	\$1,774.61	\$367.08
Family – Retiree not on Medicare, all dependents on Medicare	\$939.96	\$1,187.07	\$247.11
Single – Retiree or survivor on Medicare	\$438.85	\$547.76	\$108.91
Family – Retiree with Medicare, any dependent not on Medicare	\$846.61	\$1,071.41	\$224.80
Family – Retiree and all dependents on Medicare	\$822.72	\$1,040.54	\$217.82
BlueCross/BlueShield HMO			
Single – Retiree or survivor not on Medicare	\$467.27	\$562.04	\$94.77
Family – Retiree and 1 or more dependents not on Medicare	\$1,274.30	\$1,547.42	\$273.12
Family – Retiree not on Medicare, all dependents on Medicare	\$850.27	\$1,034.13	\$183.86
Single – Retiree or survivor on Medicare	\$399.32	\$480.35	\$81.03
Family – Retiree with Medicare, any dependent not on Medicare	\$765.02	\$932.27	\$167.25
Family – Retiree and all dependents on Medicare	\$743.66	\$905.72	\$162.06
BlueCross/BlueShield PPO			
Single – Retiree or survivor not on Medicare	\$472.91	\$526.42	\$53.51
Family – Retiree and 1 or more dependents not on Medicare	\$1,290.51	\$1,444.73	\$154.22
Family – Retiree not on Medicare, all dependents on Medicare	\$861.16	\$964.97	\$103.81
Single – Retiree or survivor on Medicare	\$404.16	\$449.92	\$45.76
Family – Retiree with Medicare, any dependent not on Medicare	\$774.80	\$869.23	\$94.43
Family – Retiree and all dependents on Medicare	\$753.27	\$844.78	\$91.51

This year's SelectCare® Open Enrollment is scheduled for June 7 – 25. Please look for your 2010 Open Enrollment Guide in the mail in late May.