

State of Indiana 2014 Rates

| Plan | Coverage | Bi-Weekly Employee Rate | Bi-Weekly Employer Rate | Bi-Weekly Total Rate | Early Retirees (Monthly) | COBRA (Monthly) | Annual Employee Rate | Annual Employer Rate | Annual Employer HSA Contribution | Total Annual Employer Contribution | Annual Total Rate |
|---------------------------------------|----------|-------------------------|-------------------------|----------------------|--------------------------|-----------------|----------------------|----------------------|----------------------------------|------------------------------------|-------------------|
| CDHP 1 | Single | \$46.94 | \$173.28 | \$220.22 | \$477.14 | \$486.69 | \$1,220.44 | \$4,505.28 | \$1,123.20 | \$5,628.48 | \$6,848.92 |
| | Family | \$73.16 | \$518.58 | \$591.74 | \$1,282.10 | \$1,307.75 | \$1,902.16 | \$13,483.08 | \$2,249.52 | \$15,732.60 | \$17,634.76 |
| CDHP 1 W/ Non-Tobacco Use | Single | \$11.94 | \$173.28 | \$185.22 | \$401.31 | \$409.34 | \$310.44 | \$4,505.28 | \$1,123.20 | \$5,628.48 | \$5,938.92 |
| | Family | \$38.16 | \$518.58 | \$556.74 | \$1,206.27 | \$1,230.40 | \$992.16 | \$13,483.08 | \$2,249.52 | \$15,732.60 | \$16,724.76 |
| CDHP2 | Single | \$89.72 | \$190.56 | \$280.28 | \$607.27 | \$619.42 | \$2,332.72 | \$4,954.56 | \$673.92 | \$5,628.48 | \$7,961.20 |
| | Family | \$193.04 | \$553.26 | \$746.30 | \$1,616.98 | \$1,649.32 | \$5,019.04 | \$14,384.76 | \$1,347.84 | \$15,732.60 | \$20,751.64 |
| CDHP 2 W/ Non-Tobacco Use | Single | \$54.72 | \$190.56 | \$245.28 | \$531.44 | \$542.07 | \$1,422.72 | \$4,954.56 | \$673.92 | \$5,628.48 | \$7,051.20 |
| | Family | \$158.04 | \$553.26 | \$711.30 | \$1,541.15 | \$1,571.97 | \$4,109.04 | \$14,384.76 | \$1,347.84 | \$15,732.60 | \$19,841.64 |
| Traditional PPO | Single | \$213.74 | \$216.48 | \$430.22 | \$932.14 | \$950.79 | \$5,557.24 | \$5,628.48 | \$0.00 | \$5,628.48 | \$11,185.72 |
| | Family | \$540.32 | \$605.10 | \$1,145.42 | \$2,481.74 | \$2,531.38 | \$14,048.32 | \$15,732.60 | \$0.00 | \$15,732.60 | \$29,780.92 |
| Traditional PPO W/ Non-Tobacco Use | Single | \$178.74 | \$216.48 | \$395.22 | \$856.31 | \$873.44 | \$4,647.24 | \$5,628.48 | \$0.00 | \$5,628.48 | \$10,275.72 |
| | Family | \$505.32 | \$605.10 | \$1,110.42 | \$2,405.91 | \$2,454.03 | \$13,138.32 | \$15,732.60 | \$0.00 | \$15,732.60 | \$28,870.92 |
| Dental | Single | \$1.20 | \$10.02 | \$11.22 | \$24.31 | \$24.80 | \$31.20 | \$260.52 | \$0.00 | \$260.52 | \$291.72 |
| | Family | \$3.16 | \$26.36 | \$29.52 | \$63.96 | \$65.24 | \$82.16 | \$685.36 | \$0.00 | \$685.36 | \$767.52 |
| Vision | Single | \$0.17 | \$1.47 | \$1.64 | \$3.55 | \$3.62 | \$4.42 | \$38.22 | \$0.00 | \$38.22 | \$42.64 |
| | Family | \$2.52 | \$1.64 | \$4.16 | \$9.01 | \$9.19 | \$65.52 | \$42.64 | \$0.00 | \$42.64 | \$108.16 |

| Flexible Spending Accounts | | | | | | | | | | | |
|--|--------|--------|--------|--------|--------|---------|--------|--------|--------|--------|---------|
| Medical, Limited Purpose Medical (HSA Holders) and/or Dependent Care Admin Fee | \$2.00 | \$0.00 | \$2.00 | \$4.33 | \$4.33 | \$52.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$52.00 |

| HSA Accounts | Coverage | Initial Contribution* | Bi-Weekly Contribution | Monthly Contribution | Maximum Annual ER Contribution |
|--------------|----------|-----------------------|------------------------|----------------------|--------------------------------|
| HSA 1 | Single | \$561.60 | \$21.60 | \$46.80 | \$1,123.20 |
| | Family | \$1,124.76 | \$43.26 | \$93.73 | \$2,249.52 |
| HSA 2 | Single | \$336.96 | \$12.96 | \$28.08 | \$673.92 |
| | Family | \$673.92 | \$25.92 | \$56.16 | \$1,347.84 |

* Initial contribution as listed above apply to employees with an CDHP plan effective between 1/1/14 thru 6/1/14 and with an open HSA account. CDHP plans effective after 6/1/14 but before 12/1/14 and with an open HSA account will receive 1/2 of the initial contribution.

Employees participating in the CDHP plans are reminded that they must open an HSA account in order to receive the State's HSA contribution.

2014 Rates for Indiana School Corporations

| Plan | Coverage | Minimum Bi-weekly Employee Rate | Maximum Bi-weekly Employer Rate | Bi-weekly Rate | Minimum Monthly Employee Rate | Maximum Monthly Employer Rate | Monthly Rate | Minimum Annual Employee Rate | Maximum Annual Employer Rate | Annual Total Rate |
|---|----------|---------------------------------|---------------------------------|----------------|-------------------------------|-------------------------------|--------------|------------------------------|------------------------------|-------------------|
| CDHP 1 | Single | \$46.94 | \$173.28 | \$220.22 | \$101.70 | \$375.44 | \$477.14 | \$1,220.44 | \$4,505.28 | \$5,725.72 |
| | Family | \$73.16 | \$518.58 | \$591.74 | \$158.51 | \$1,123.59 | \$1,282.10 | \$1,902.16 | \$13,483.08 | \$15,385.24 |
| CDHP 1 W/ Non-Tobacco Use Incentive | Single | \$11.94 | \$173.28 | \$185.22 | \$25.87 | \$375.44 | \$401.31 | \$310.44 | \$4,505.28 | \$4,815.72 |
| | Family | \$38.16 | \$518.58 | \$556.74 | \$82.68 | \$1,123.59 | \$1,206.27 | \$992.16 | \$13,483.08 | \$14,475.24 |
| CDHP2 | Single | \$89.72 | \$190.56 | \$280.28 | \$194.39 | \$412.88 | \$607.27 | \$2,332.72 | \$4,954.56 | \$7,287.28 |
| | Family | \$193.04 | \$553.26 | \$746.30 | \$418.25 | \$1,198.73 | \$1,616.98 | \$5,019.04 | \$14,384.76 | \$19,403.80 |
| CDHP 2 W/ Non-Tobacco Use Incentive | Single | \$54.72 | \$190.56 | \$245.28 | \$118.56 | \$412.88 | \$531.44 | \$1,422.72 | \$4,954.56 | \$6,377.28 |
| | Family | \$158.04 | \$553.26 | \$711.30 | \$342.42 | \$1,198.73 | \$1,541.15 | \$4,109.04 | \$14,384.76 | \$18,493.80 |
| Traditional PPO | Single | \$213.74 | \$216.48 | \$430.22 | \$463.10 | \$469.04 | \$932.14 | \$5,557.24 | \$5,628.48 | \$11,185.72 |
| | Family | \$540.32 | \$605.10 | \$1,145.42 | \$1,170.69 | \$1,311.05 | \$2,481.74 | \$14,048.32 | \$15,732.60 | \$29,780.92 |
| Traditional PPO W/ Non-Tobacco Use Incentive | Single | \$178.74 | \$216.48 | \$395.22 | \$387.27 | \$469.04 | \$856.31 | \$4,647.24 | \$5,628.48 | \$10,275.72 |
| | Family | \$505.32 | \$605.10 | \$1,110.42 | \$1,094.86 | \$1,311.05 | \$2,405.91 | \$13,138.32 | \$15,732.60 | \$28,870.92 |

| Anthem Health Insurance Costs for 26 Pay Employees | | | | | | | | | | | | | |
|--|-----------------------|-----------------------|------------------|-----------------------|-----------------------|------------------|---------------------|---------------------|---------------------|---------------------|------------------------|------------------------|------------------|
| Plan | 2013 Biweekly EE Rate | 2014 BiWeekly EE Rate | Percent Increase | 2013 Biweekly ER Rate | 2014 Biweekly ER Rate | Percent Increase | 2013 Annual EE Rate | 2014 Annual EE Rate | 2013 Annual ER Rate | 2014 Annual ER Rate | 2013 Total Annual Rate | 2014 Total Annual Rate | Percent Increase |
| CDHP1 | | | | | | | | | | | | | |
| Single Smoker | \$ 42.74 | \$ 46.94 | 9.83% | \$ 167.82 | \$ 173.28 | 3.25% | \$ 1,111.24 | \$ 1,220.44 | \$ 4,363.32 | \$ 4,505.28 | \$ 5,474.56 | \$ 5,725.72 | 4.59% |
| Family Smoker | \$ 59.78 | \$ 73.16 | 22.38% | \$ 502.98 | \$ 518.58 | 3.10% | \$ 1,554.28 | \$ 1,902.16 | \$ 13,077.48 | \$ 13,483.08 | \$ 14,631.76 | \$ 15,385.24 | 5.15% |
| Single Non Smoker | \$ 7.74 | \$ 11.94 | 54.26% | \$ 167.82 | \$ 173.28 | 3.25% | \$ 201.24 | \$ 310.44 | \$ 4,363.32 | \$ 4,505.28 | \$ 4,564.56 | \$ 4,815.72 | 5.50% |
| Family NonSmoker | \$ 24.78 | \$ 38.16 | 54.00% | \$ 502.92 | \$ 518.58 | 3.11% | \$ 644.28 | \$ 992.16 | \$ 13,077.48 | \$ 13,483.08 | \$ 13,721.76 | \$ 14,475.24 | 5.49% |
| CDHP 2 | | | | | | | | | | | | | |
| Single Smoker | \$ 81.68 | \$ 89.72 | 9.84% | \$ 185.10 | \$ 190.56 | 2.95% | \$ 2,123.68 | \$ 2,332.72 | \$ 4,812.60 | \$ 4,954.56 | \$ 6,936.28 | \$ 7,287.28 | 5.06% |
| Family Smoker | \$ 169.52 | \$ 193.04 | 13.87% | \$ 537.66 | \$ 553.26 | 2.90% | \$ 4,407.52 | \$ 5,019.04 | \$ 13,979.16 | \$ 14,384.76 | \$ 18,386.68 | \$ 19,403.80 | 5.53% |
| Single Non Smoker | \$ 46.68 | \$ 54.72 | 17.22% | \$ 185.10 | \$ 190.56 | 2.95% | \$ 1,213.68 | \$ 1,422.72 | \$ 4,812.60 | \$ 4,954.56 | \$ 6,026.28 | \$ 6,377.28 | 5.82% |
| Family NonSmoker | \$ 134.52 | \$ 158.04 | 17.48% | \$ 537.66 | \$ 553.26 | 2.90% | \$ 3,497.52 | \$ 4,109.04 | \$ 13,979.16 | \$ 14,384.76 | \$ 17,476.68 | \$ 18,493.80 | 5.82% |
| Traditional | | | | | | | | | | | | | |
| Single Smoker | \$ 197.24 | \$ 213.74 | 8.37% | \$ 211.02 | \$ 216.48 | 2.59% | \$ 5,128.24 | \$ 5,557.24 | \$ 5,486.52 | \$ 5,628.48 | \$ 10,614.76 | \$ 11,185.72 | 5.38% |
| Family Smoker | \$ 494.30 | \$ 540.32 | 9.31% | \$ 589.50 | \$ 605.10 | 2.65% | \$ 12,851.80 | \$ 14,048.32 | \$ 15,327.00 | \$ 15,732.60 | \$ 28,178.80 | \$ 29,780.92 | 5.69% |
| Single Non Smoker | \$ 162.24 | \$ 178.74 | 10.17% | \$ 211.02 | \$ 216.48 | 2.59% | \$ 4,218.24 | \$ 4,647.24 | \$ 5,486.52 | \$ 5,628.48 | \$ 9,704.76 | \$ 10,275.72 | 5.88% |
| Family NonSmoker | \$ 459.30 | \$ 505.32 | 10.02% | \$ 589.50 | \$ 605.10 | 2.65% | \$ 11,941.80 | \$ 13,138.32 | \$ 15,327.00 | \$ 15,732.60 | \$ 27,268.80 | \$ 28,870.92 | 5.88% |

| Anthem Health Insurance Costs for 21 Pay Employees | | | | | | | | | | | | | |
|--|-----------------------|-----------------------|------------------|-----------------------|-----------------------|------------------|---------------------|---------------------|---------------------|---------------------|------------------------|------------------------|------------------|
| Plan | 2013 Biweekly EE Rate | 2014 BiWeekly EE Rate | Percent Increase | 2013 Biweekly ER Rate | 2014 Biweekly ER Rate | Percent Increase | 2013 Annual EE Rate | 2014 Annual EE Rate | 2013 Annual ER Rate | 2014 Annual ER Rate | 2013 Total Annual Rate | 2014 Total Annual Rate | Percent Increase |
| CDHP1 | | | | | | | | | | | | | |
| Single Smoker | \$ 52.92 | \$ 58.12 | 9.83% | \$ 207.78 | \$ 214.54 | 3.25% | \$ 1,111.24 | \$ 1,220.44 | \$ 4,363.32 | \$ 4,505.28 | \$ 5,474.56 | \$ 5,725.72 | 4.59% |
| Family Smoker | \$ 74.01 | \$ 90.58 | 22.39% | \$ 622.74 | \$ 642.05 | 3.10% | \$ 1,554.28 | \$ 1,902.16 | \$ 13,077.48 | \$ 13,483.08 | \$ 14,631.76 | \$ 15,385.24 | 5.15% |
| Single Non Smoker | \$ 9.58 | \$ 14.78 | 54.28% | \$ 207.78 | \$ 214.54 | 3.25% | \$ 201.24 | \$ 310.44 | \$ 4,363.32 | \$ 4,505.28 | \$ 4,564.56 | \$ 4,815.72 | 5.50% |
| Family NonSmoker | \$ 30.68 | \$ 47.25 | 54.01% | \$ 622.74 | \$ 642.05 | 3.10% | \$ 644.28 | \$ 992.16 | \$ 13,077.48 | \$ 13,483.08 | \$ 13,721.76 | \$ 14,475.24 | 5.49% |
| CDHP 2 | | | | | | | | | | | | | |
| Single Smoker | \$ 101.13 | \$ 111.08 | 9.84% | \$ 229.17 | \$ 235.93 | 2.95% | \$ 2,123.68 | \$ 2,332.72 | \$ 4,812.60 | \$ 4,954.56 | \$ 6,936.28 | \$ 7,287.28 | 5.06% |
| Family Smoker | \$ 209.88 | \$ 239.00 | 13.87% | \$ 665.67 | \$ 684.99 | 2.90% | \$ 4,407.52 | \$ 5,019.04 | \$ 13,979.16 | \$ 14,384.76 | \$ 18,386.68 | \$ 19,403.80 | 5.53% |
| Single Non Smoker | \$ 57.79 | \$ 67.75 | 17.23% | \$ 229.17 | \$ 235.93 | 2.95% | \$ 1,213.68 | \$ 1,422.72 | \$ 4,812.60 | \$ 4,954.56 | \$ 6,026.28 | \$ 6,377.28 | 5.82% |
| Family NonSmoker | \$ 166.55 | \$ 195.67 | 17.48% | \$ 665.67 | \$ 684.99 | 2.90% | \$ 3,497.52 | \$ 4,109.04 | \$ 13,979.16 | \$ 14,384.76 | \$ 17,476.68 | \$ 18,493.80 | 5.82% |
| Traditional | | | | | | | | | | | | | |
| Single Smoker | \$ 244.20 | \$ 264.63 | 8.37% | \$ 261.26 | \$ 268.02 | 2.59% | \$ 5,128.24 | \$ 5,557.24 | \$ 5,486.52 | \$ 5,628.48 | \$ 10,614.76 | \$ 11,185.72 | 5.38% |
| Family Smoker | \$ 611.99 | \$ 668.97 | 9.31% | \$ 729.86 | \$ 749.17 | 2.65% | \$ 12,851.80 | \$ 14,048.32 | \$ 15,327.00 | \$ 15,732.60 | \$ 28,178.80 | \$ 29,780.92 | 5.69% |
| Single Non Smoker | \$ 200.87 | \$ 221.30 | 10.17% | \$ 261.26 | \$ 268.02 | 2.59% | \$ 4,218.24 | \$ 4,647.24 | \$ 5,486.52 | \$ 5,628.48 | \$ 9,704.76 | \$ 10,275.72 | 5.88% |
| Family NonSmoker | \$ 568.66 | \$ 625.63 | 10.02% | \$ 729.86 | \$ 749.17 | 2.65% | \$ 11,941.80 | \$ 13,138.32 | \$ 15,327.00 | \$ 15,732.60 | \$ 27,268.80 | \$ 28,870.92 | 5.88% |