

## Benefit Rates for 2007-08

Listed below are Blue Cross and Blue Shield of Nebraska (BCBSN) rates for 2006-07 and the new rates for 2007-08. The increase for BCBSN health insurance is approximately 7.9% and dental increased by 4%. The premium increases are effective September 1, 2007.

The dental that is included with these health plans is **80% A&B; 50% C for the policyholder only.**

A reminder: There is no open enrollment for health insurance for 2007-08. Employees may enroll within 30 days of their employment date or within 30 days of a change in family status.

### Health Insurance

	<u>2006-07</u>	<u>2007-08</u>
	<b>\$300 single / \$600 family deductible</b>	
Employee	\$377.63	\$407.26
Family	\$1034.77	\$1117.10
	<b>(Administrators only) \$550 single / \$1100 family deductible</b>	
Employee	\$360.13	\$388.35
Family	\$985.44	\$1063.81

### Dental

	<u>2006-07</u>		<u>2007-08</u>	
<b><u>Option 2</u></b> (BCBSN pays 80% A&B; 50% C)	w/BCBSN	w/o BCBSN	w/BCBSN	w/o BCBSN
	<u>Health Ins.</u>	<u>Health Ins.</u>	<u>Health Ins.</u>	<u>Health Ins.</u>
Employee	\$0.00	\$16.47	\$0.00	\$17.13
Family	\$41.99	\$58.46	\$43.67	\$60.80
<b><u>Option 4</u></b> (BCBSN pays 80% A,B,C; 50%D)				
Employee	\$20.67	\$37.14	\$21.50	\$38.63
Family	\$79.59	\$96.06	\$82.77	\$99.90

Co-insurance maximums for BCBSN health insurance will increase September 1. For in-network, the co-insurance maximum out-of-pocket changed from \$1500 to \$1750 for individual and from \$3000 to \$3500 for family. For out-of-network, the co-insurance maximum out-of-pocket changed from \$3000 to \$3500 for individual and from \$6000 to \$7000 for family. Members who are enrolled in the BCBSN insurance through LPS will receive more information from BCBSN this summer.

### Vision Insurance Plan

Vision Insurance Plan rates are the same for 2007-08. The Vision Service Plan has been enhanced to include anti-reflective coating as a covered item.

Employee	\$12.44
Employee Plus One	\$18.02
Family	\$32.35

### Other Insurance

Disability, life, cancer and accident insurance rates will stay the same for 2007-08.

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