City of Memphis
Health Insurance Rate Comparison Analysis
Rates Effective 10/1/14

Basic

Actives

Single	FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
EE	162.00	201.00	**39.00**	**468.00**
ER	297.00	369.00	72.00	864.00
	459.00	570.00	111.00	1,332.00

Family	FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
EE	344.00	426.00	**82.00**	**984.00**
ER	587.00	729.00	142.00	1,704.00
	931.00	1,155.00	224.00	2,688.00

Basic

Post 65 Non-Medicare Retirees

Single	FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
EE	166.00	205.00	**39.00**	**468.00**
ER	362.00	450.00	88.00	1,056.00
	528.00	655.00	127.00	1,524.00

Family	FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
EE	348.00	432.00	**84.00**	**1,008.00**
ER	592.00	733.00	141.00	1,692.00
	940.00	1,165.00	225.00	2,700.00

Premier

Actives

Single	FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
EE	176.00	218.00	**42.00**	**504.00**
ER	342.00	424.00	82.00	984.00
	518.00	642.00	124.00	1,488.00

Family	FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
EE	355.00	440.00	**85.00**	**1,020.00**
ER	835.00	1,036.00	201.00	2,412.00
	1,190.00	1,476.00	286.00	3,432.00

Premier

Post 65 Non-Medicare Retirees

Single	FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
EE	184.00	228.00	**44.00**	**528.00**
ER	490.00	608.00	118.00	1,416.00
	674.00	836.00	162.00	1,944.00

Family	FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
EE	365.00	452.00	**87.00**	**1,044.00**
ER	970.00	1,204.00	234.00	2,808.00
	1,335.00	1,656.00	321.00	3,852.00

Value PPO

Actives

Single	FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
EE	84.00	92.00	**8.00**	**96.00**
ER	324.00	414.00	90.00	1,080.00
	408.00	506.00	98.00	1,176.00

Family	FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
EE	295.00	366.00	**71.00**	**852.00**
ER	643.00	797.00	154.00	1,848.00
	938.00	1,163.00	225.00	2,700.00

**Value PPO Plan contribution for single coverage set to comply with Health Care Reform "affordability" standards (9.5% increase over current)*

City of Memphis
Health Insurance Rate Comparison Analysis
Rates Effective 10/1/14

Basic

Pre 65 Non-Medicare Retirees

FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
166.00	205.00	**39.00**	**468.00**
362.00	450.00	88.00	1,056.00
528.00	655.00	127.00	1,524.00

FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
348.00	432.00	**84.00**	**1,008.00**
592.00	733.00	141.00	1,692.00
940.00	1,165.00	225.00	2,700.00

Basic

Medicare Retirees

FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
153.00	189.00	**36.00**	432.00
365.00	453.00	88.00	1,056.00
518.00	642.00	124.00	1,488.00

FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
320.00	397.00	**77.00**	924.00
602.00	746.00	144.00	1,728.00
922.00	1,143.00	221.00	2,652.00

Premier

Pre 65 Non-Medicare Retirees

FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
184.00	228.00	**44.00**	**528.00**
490.00	608.00	118.00	1,416.00
674.00	836.00	162.00	1,944.00

FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
365.00	452.00	**87.00**	**1,044.00**
970.00	1,204.00	234.00	2,808.00
1,335.00	1,656.00	321.00	3,852.00

Premier

Medicare Retirees

FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
169.00	209.00	**40.00**	**480.00**
496.00	614.00	118.00	1,416.00
665.00	823.00	158.00	1,896.00

FY 2014 Rate	FY 2015 Adopted Rate	Monthly Premium Change	Annual Premium Change
334.00	415.00	**81.00**	**972.00**
994.00	1,232.00	238.00	2,856.00
1,328.00	1,647.00	319.00	3,828.00