

INSURANCE RATE CHANGES

The State Employee Insurance Program assigns each County an “experience rating” based upon the number of claims submitted the previous year and the total cost of those claims. Then, the total cost of the County claims from the previous year are compared to a State-wide average. If the County claims costs are higher than the average, then that County is charged an additional rate for health insurance for the next year. Because Aiken County’s costs were considerably higher this past year, our experience rating has gone up which in turn has created an increase in premiums for the Standard Plan.

Our 2015 bi-weekly premiums for Health coverage will be:

Standard Plan

Employee	\$ 57.46
Employee/Child	\$ 84.66
Employee/Spouse	\$149.10
Full Family	\$180.41

Savings Plan

Employee	\$ 5.71
Employee/Child	\$12.05
Employee/Spouse	\$ 45.55
Full Family	\$ 66.50

The **Tricare Supplement** rates will remain the same:

The **Vision Care** rates are going down

Tricare Supplement

Employee	\$31.25
Employee/Child	\$60.75
Employee/Spouse	\$60.75
Full Family	\$81.25

Vision Care

Employee	\$3.50
Employee/Child	\$7.49
Employee/Spouse	\$7.00
Full Family	\$10.99

The **Blue Choice HMO** is no longer available.

The **Tobacco Surcharge** will remain the same.

The **Basic Dental** and **Dental Plus** rates will remain the same.

Dental

Employee	\$0.0
Employee/Child	\$6.86
Employee/Spouse	\$3.82
Full Family	\$10.67

Dental Plus

Employee	\$12.29
Employee/Child	\$28.63
Employee/Spouse	\$24.83
Full Family	\$37.11

The **Supplemental Long Term Disability** rates did not change. Employees may see an increase in their individual premiums due to salary increases or age bracket changes.

PEBA has not yet awarded the contract for the Optional Life and Dependent Life insurance. Therefore, we do not have the rates at this time. As soon as PEBA releases that information we will provide it to you.