

LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND

RENEWAL RATES - 3/1/15

ACTIVE EMPLOYEES

	2015-16 Carrier Monthly Rate	COBRA 3/1/15	NOTES
Kaiser DHMO Select Low	\$ 865.65	\$931.53	→ All 2015-16 rates are effective 3/1/15. → COBRA rates include 5.5% operating expense load plus 2%.
Kaiser HMO Signature	\$ 981.10	\$1,055.76	
Kaiser HMO Select High	\$ 1,154.22	\$1,242.06	
Kaiser Flex Choice	\$ 1,154.24	\$1,242.08	
GDS Dental	\$ 38.43	\$41.35	Reflects change in plan copays effective 3/1/14. New 4-year contract effective 3/1/14. Flat \$20k Flat \$200/wk
NVA Vision	\$ 6.95	\$7.48	
Mutual of Omaha Life/AD&D	\$ 9.20	NO COBRA	
Mutual of Omaha A&S	\$ 8.60	NO COBRA	

Active Employee Packages:	2015-16 Charged Monthly Total	NOTES
Select DHMO/GDS/NVA/Omaha	\$ 957.70	Per previous year, 50% of the estimated administrative load is being added in this draft to the rates for the 2015-16 plan year. This number is \$28.87 pepm.
Signature/GDS/NVA/Omaha	\$ 1,073.15	
Select High/GDS/NVA/Omaha	\$ 1,246.27	
Flex Choice/GDS/NVA/Omaha	\$ 1,246.29	
Waived Coverage (Bookbinders Only)	\$544.00	

Change from 2014-15 to 2015-16:	2014-15	2015-16	Monthly Decrease	Weekly Decrease
DHMO PACKAGE	\$963.86	\$957.70	(\$6.16)	(\$1.54)
SIGNATURE PACKAGE	\$1,080.45	\$1,073.15	(\$7.30)	(\$1.83)
SELECT PACKAGE	\$1,255.34	\$1,246.27	(\$9.07)	(\$2.27)
FLEX CHOICE PACKAGE	\$1,255.34	\$1,246.29	(\$9.05)	(\$2.26)

*based on 48 weeks

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