LITHOGRAPHERS & PHOTOENGRAVERS LOCAL 285 WELFARE FUND

RENEWAL RATES - 3/1/15

ACTIVE EMPLOYEES

	2015-16 Carrier Monthly Rate	COBRA 3/1/15
Kaiser DHMO Select Low	$ 865.65	$931.53
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
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

NOTES

→ All 2015-16 rates are effective 3/1/15.

→ COBRA rates include 5.5% operating expense load plus 2%.

Reflects change in plan copays effective 3/1/14.
New 4-year contract effective 3/1/14.
Flat $20k
Flat $200/wk

Active Employee Packages:	2015-16 Charged Monthly Total	NOTES
Select DHMO/GDS/NVA/Omaha	**$ 972.14**	**75% of the estimated administrative load is being added in this draft to the rates for the 2015-16 plan year. This number is $43.31 pepm.**
Signature/GDS/NVA/Omaha	**$ 1,087.59**	
Select High/GDS/NVA/Omaha	**$ 1,260.71**	
Flex Choice/GDS/NVA/Omaha	**$ 1,260.73**	
Waived Coverage (Bookbinders Only)	**$544.00**	

Change from 2014-15 to 2015-16:	2014-15	2015-16	Monthly Increase	Weekly Increase
DHMO PACKAGE	**$963.86**	**$972.14**	**$8.28**	**$2.07**
SIGNATURE PACKAGE	**$1,080.45**	**$1,087.59**	**$7.14**	**$1.78**
SELECT PACKAGE	**$1,255.34**	**$1,260.71**	**$5.37**	**$1.34**
FLEX CHOICE PACKAGE	**$1,255.34**	**$1,260.73**	**$5.39**	**$1.35**

*based on 48 weeks

ahc 02.01.15