

# 2010 Kentucky Government Benefits Survey

Northern Kentucky Region



Sponsored by  
KPHRA and KACTFO

## Explanation of Survey

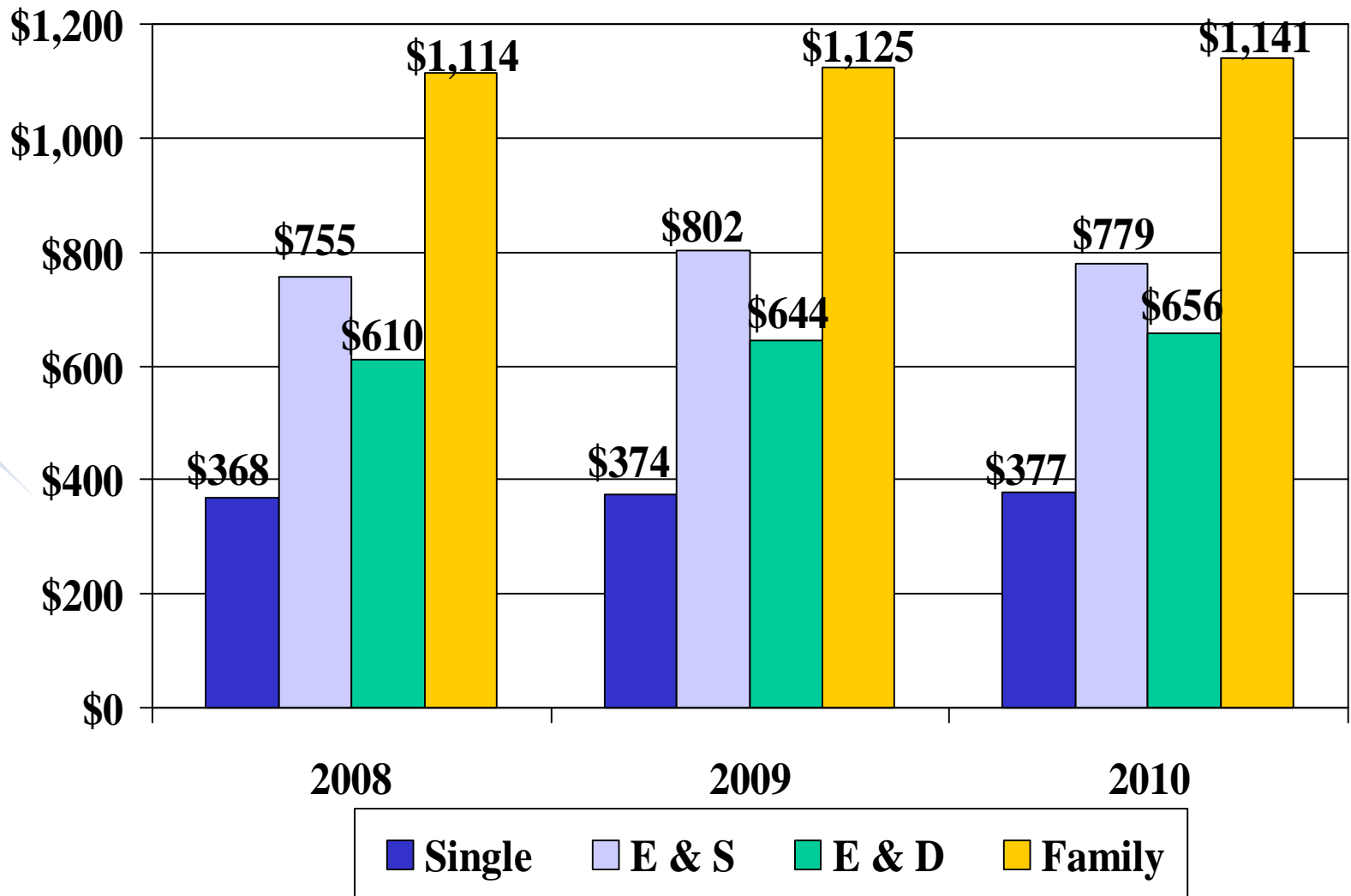
### Northern Kentucky Included Organizations

- 29 Plan Sponsors
- 44 Plans
- Over 2,300 Employees

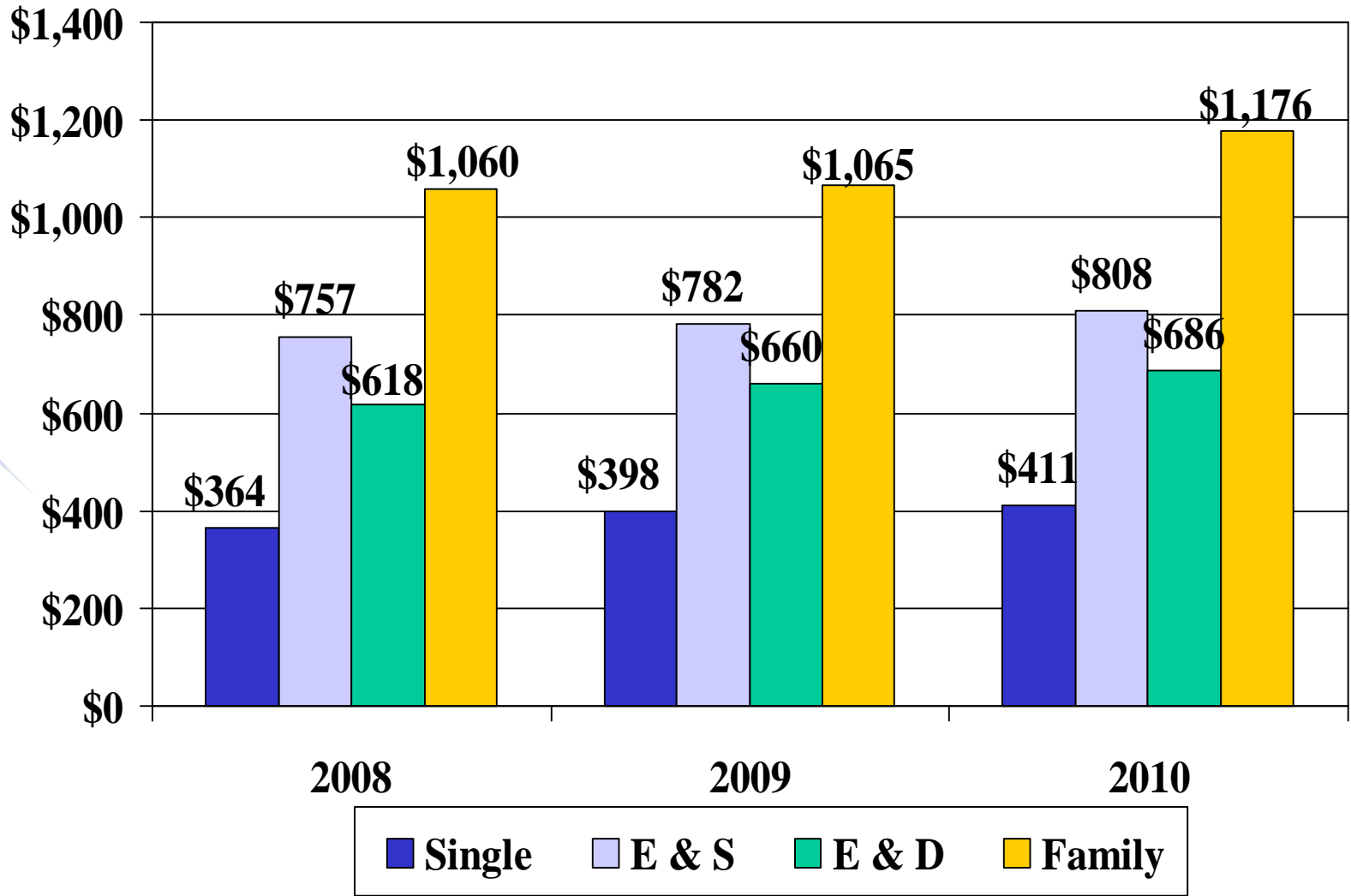
### All Included Organizations

- 46 Plan Sponsors
- 71 Plans
- Over 5,200 Employees
  
- Survey data reported through November 1, 2010
- Plan information not adjusted for HRA, HSA or Flex Reimbursements but calculated separately
- Rounding used

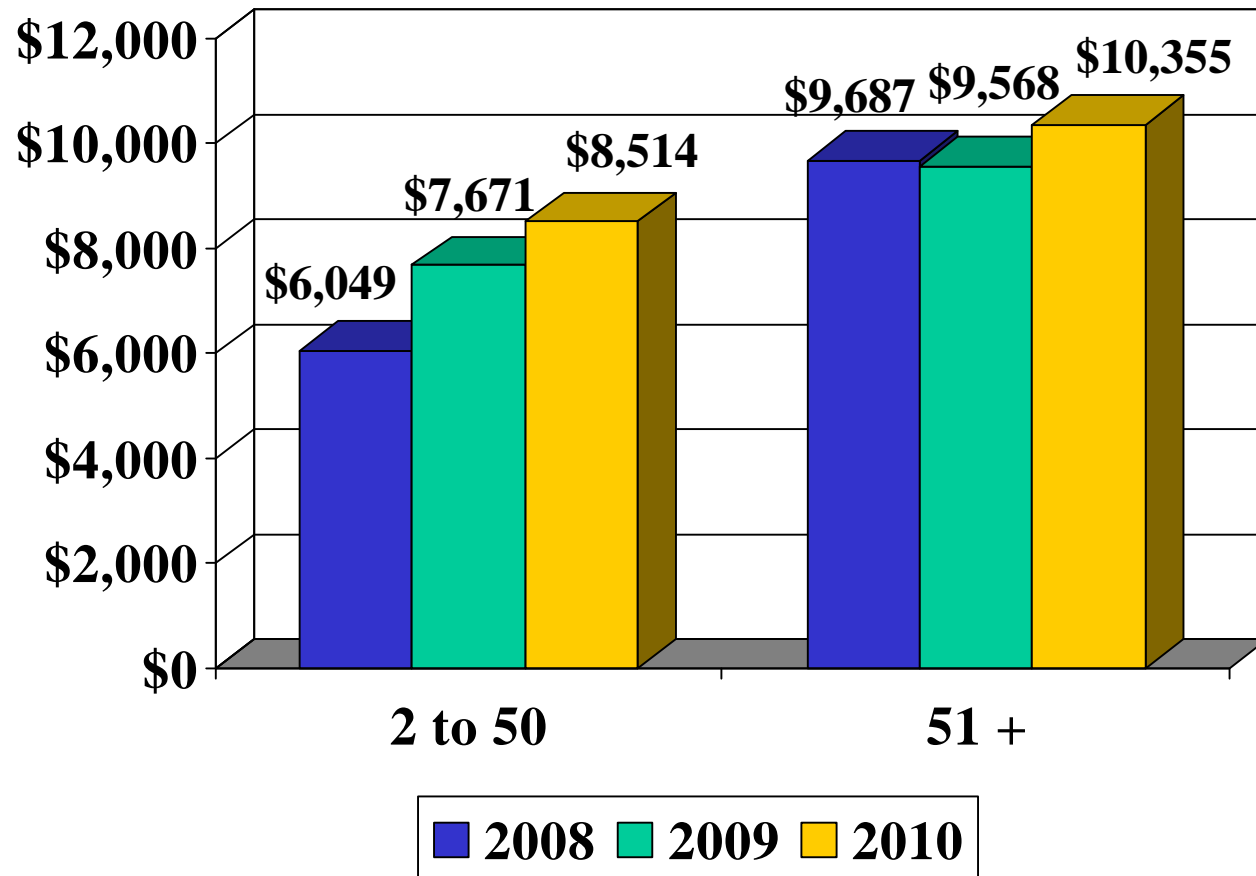
# Northern Kentucky Included Organizations Four Tiered Monthly Premiums



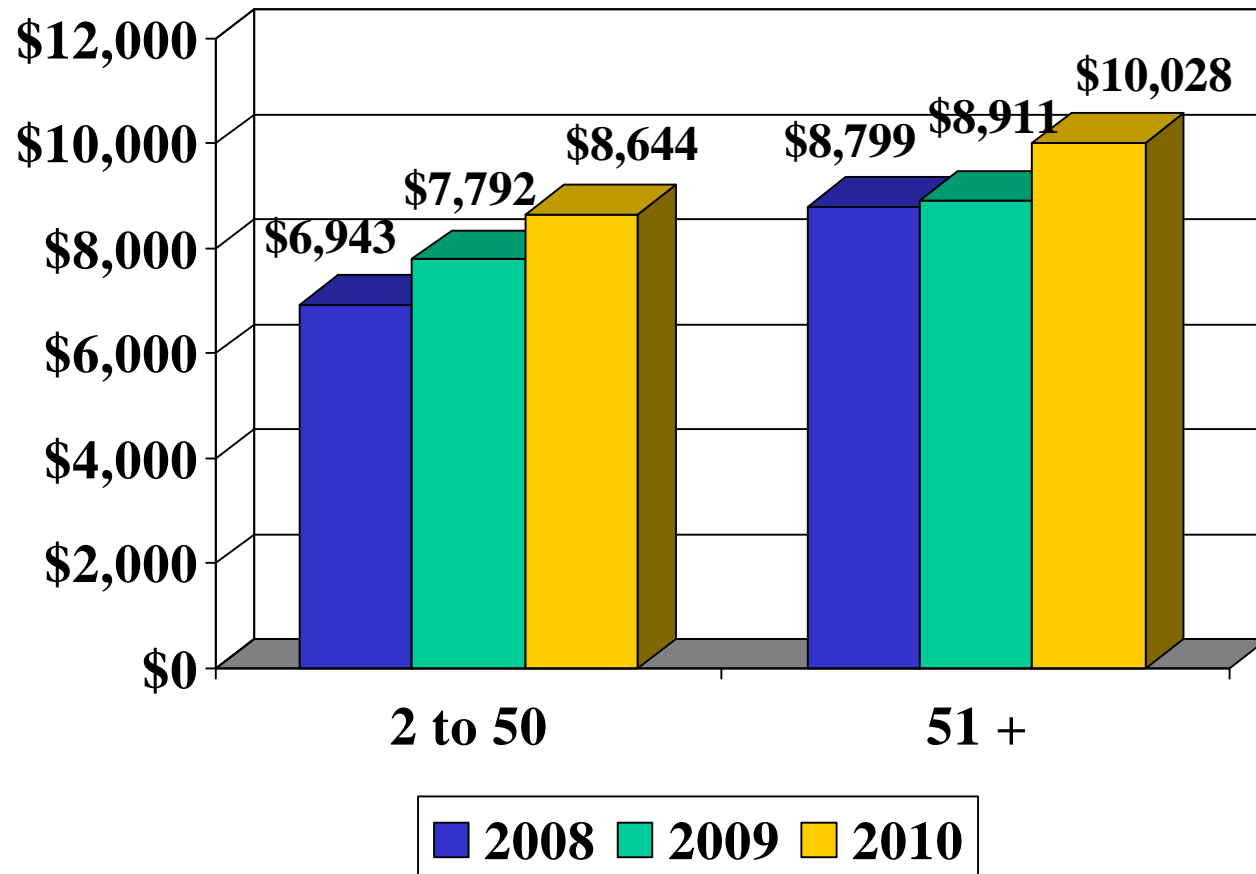
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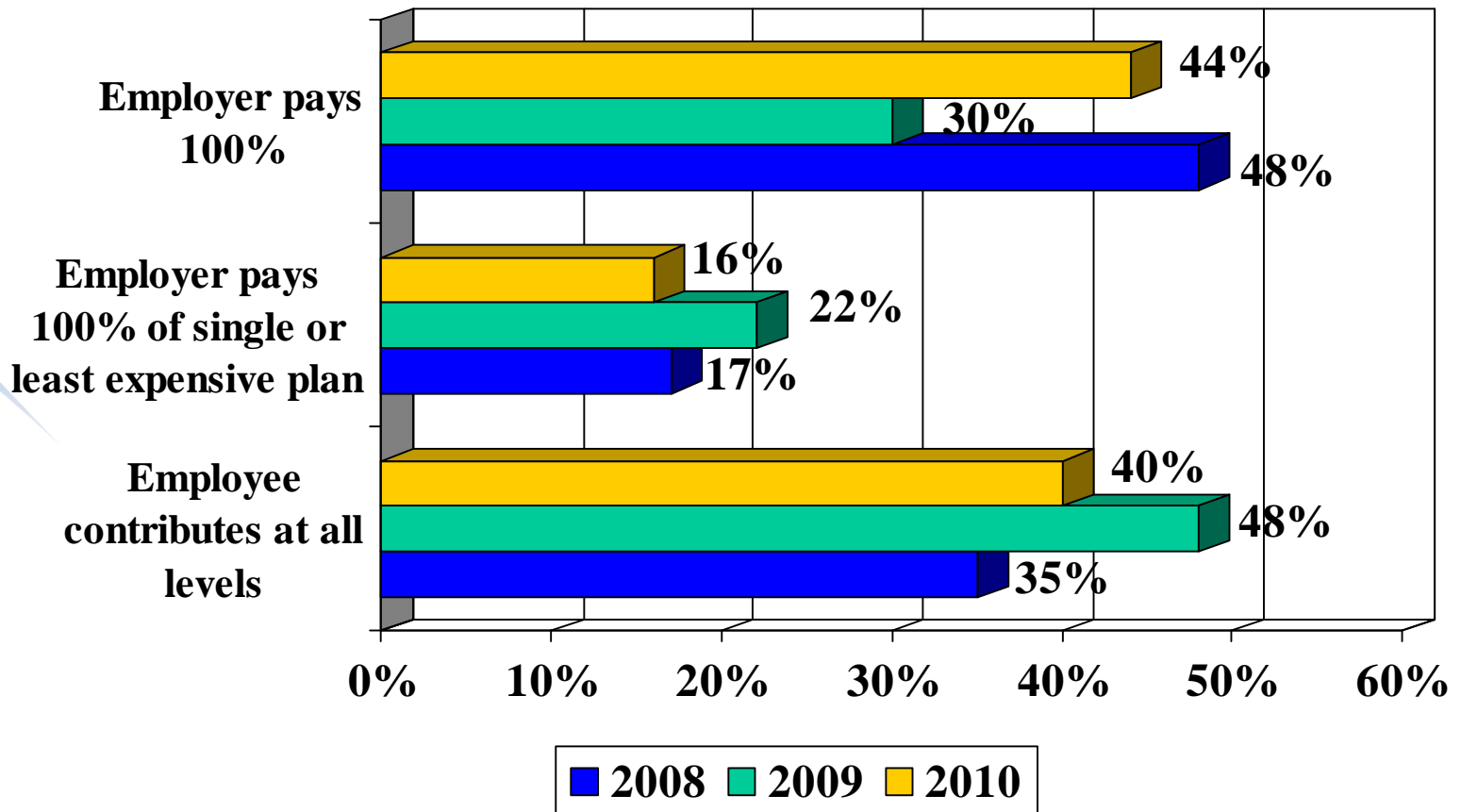
# Northern Kentucky Included Organizations Annual Unit Cost Comparison by Number of Employees



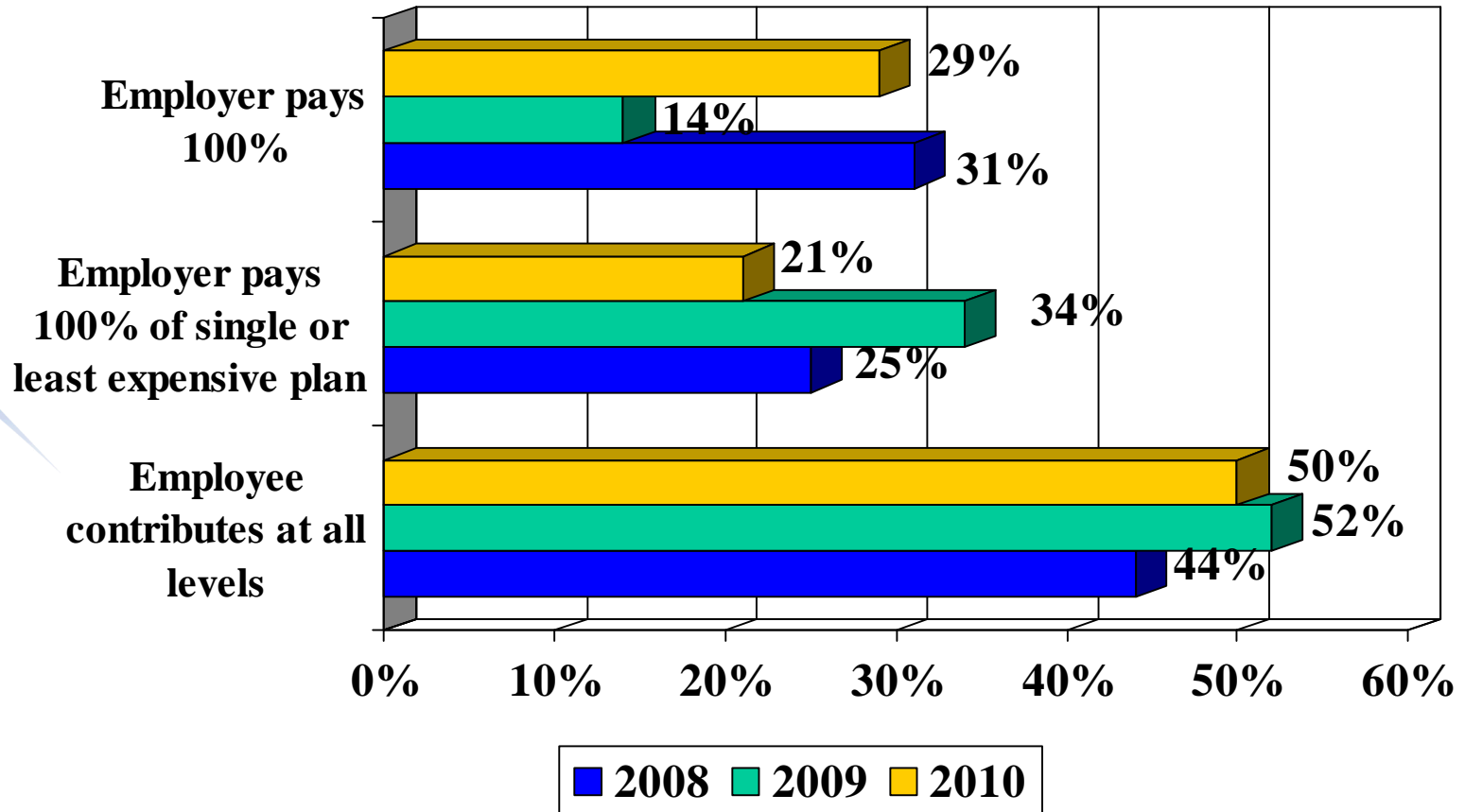
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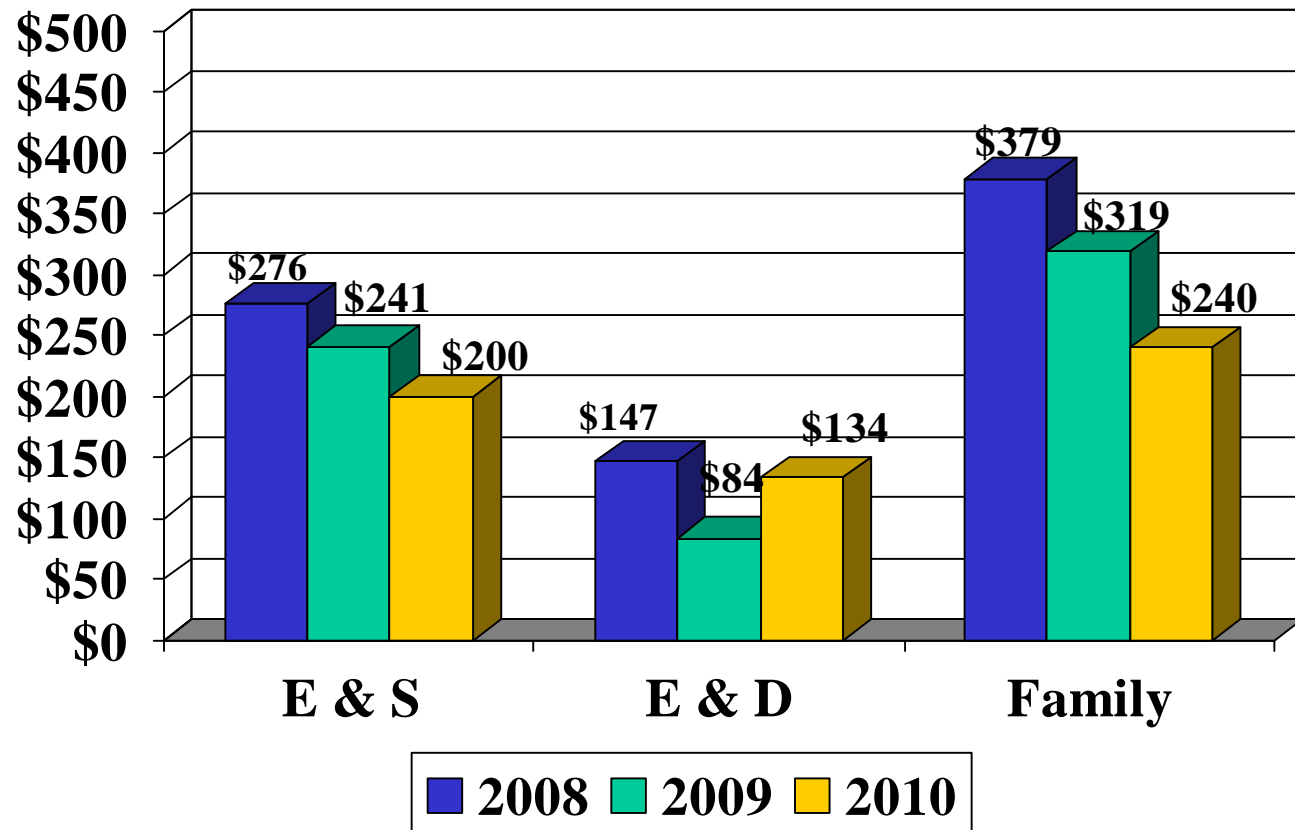
Northern Kentucky Included Organizations  
**Plan Sponsor Contribution**  
 (How and when is premium valuable?)



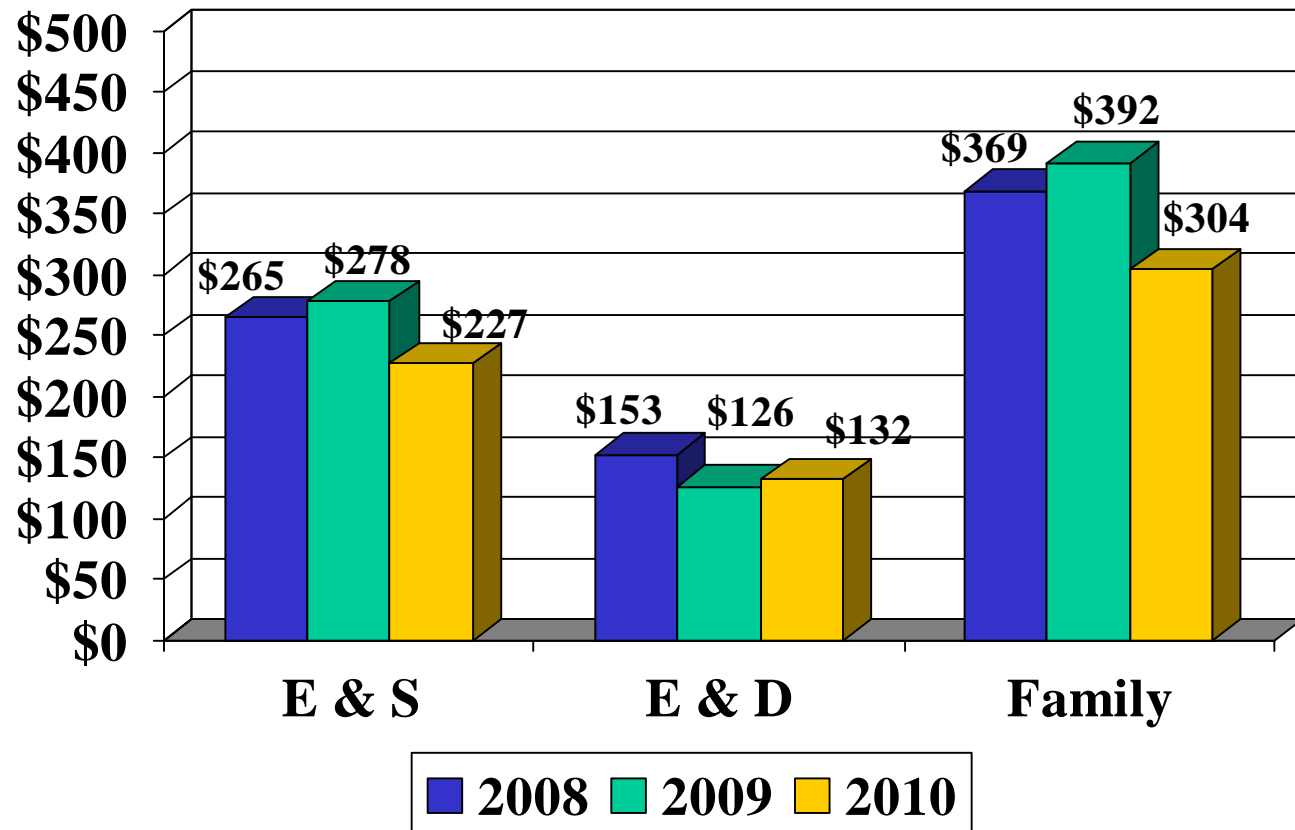
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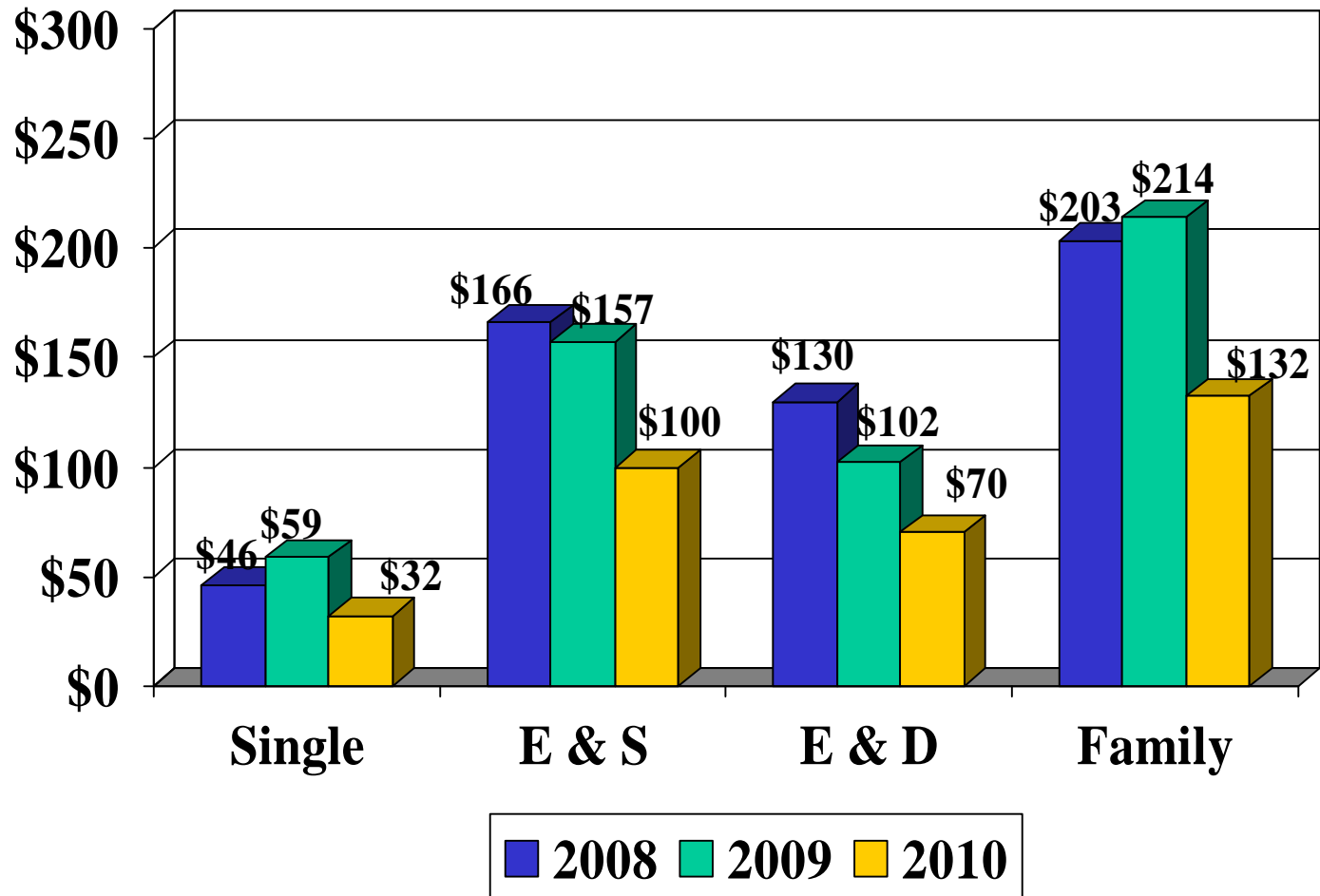
# Northern Kentucky Included Organizations Employees' Monthly Contribution When Employer Pays 100% of a Single Plan



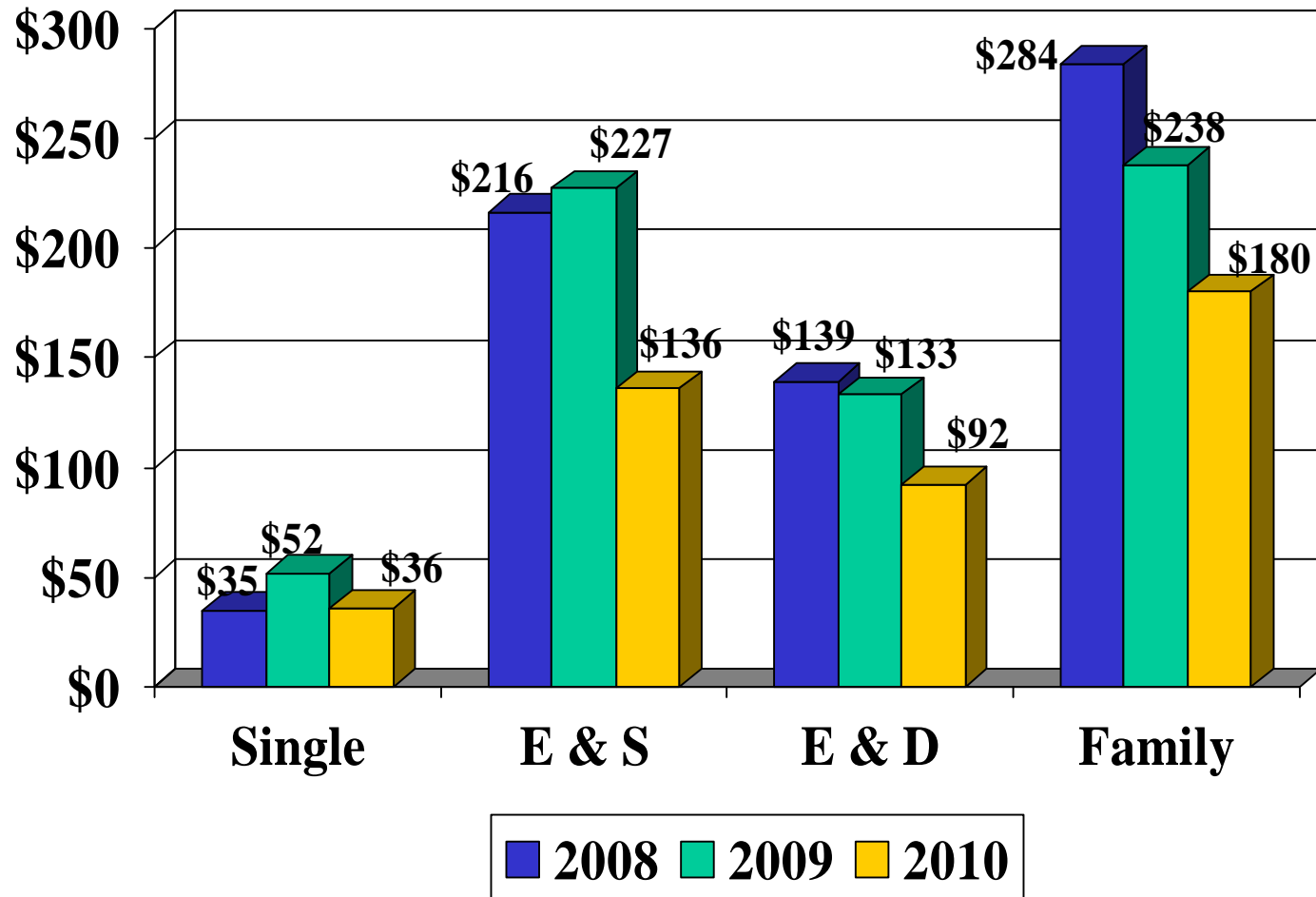
All Included Organizations  
Employees' Monthly Contribution  
When Employer Pays 100%  
of a Single Plan



# Northern Kentucky Included Organizations Employees' Monthly Contributions to All Levels of Coverage



All Included Organizations  
Employees' Monthly Contributions to  
All Levels of Coverage



# Northern Kentucky Included Organizations Comparison of Survey Benefits, Benchmark Data

## Kentucky Government Benefits Survey

	2008	2009	2010	Trended
Employee Deductible	\$1,000	\$2,000	\$2,000	\$3,000
Family Deductible	\$2,000	\$3,000	\$4,000	\$6,000
Coinsurance	80%/20%	80%/20%	80%/20%	80%/20%
Office Visits	\$20	\$20	\$20	\$30
Emergency Room Visit	\$150	\$150	\$150	\$200
Employee out-of-pocket max. (includes deductible)	\$1,000	\$2,000	\$3,000	\$5,000
Family out-of-pocket max. (includes deductible)	\$2,000	\$3,000	\$6,000	\$10,000
Prescriptions	\$10/\$30/\$50/ 25%	\$10/\$30/\$55/ 25%	\$10/\$35/55/ 25%	\$10/\$40/\$70

# All Included Organizations

## Comparison of Survey Benefits, Benchmark Data

### Kentucky Government Benefits Survey

	2008	2009	2010	Trended
Employee Deductible	\$1,000	\$1,000	\$2,000	\$3,000
Family Deductible	\$3,000	\$3,000	\$4,000	\$6,000
Coinsurance	80%/20%	80%/20%	80%/20%	80%/20%
Office Visits	\$20	\$20	\$20	\$25
Emergency Room Visit	\$150	\$150	\$150	\$150 + ded. and/or coins.
Employee out-of-pocket max. (includes deductible)	\$1,000	\$2,000	\$3,000	\$5,000
Family out-of-pocket max. (includes deductible)	\$2,000	\$4,000	\$6,000	\$10,000
Prescriptions	\$10/\$30/\$60	\$10/\$30/\$60	\$10/\$30/\$60	\$10/\$35/\$55/ 25%



## Questions?

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