

## State Health Insurance Costs

### ISSUE

This **Issue Review** provides an overall review of State health insurance costs for plans administered by the Department of Administrative Services (DAS), for calendar years 2005-2015.

### AFFECTED AGENCIES<sup>1</sup>

Executive Branch agencies (except Board of Regents, the State Fair Authority, and the Department of Transportation)

Judicial Branch agencies (except Community Based-Corrections)

Legislative Branch agencies

### CODE AUTHORITY

Iowa Code chapter [8A](#)

### BACKGROUND

The Department of Administrative Services (DAS) is the agency that administers the Centralized Payroll System that was used to collect the data for this **Issue Review**. Information from the Board of Regents, Community Based-Corrections (CBCs), the State Fair Authority, and the Department of Transportation (DOT), is either not available or incomplete and these agencies have been excluded from the analysis in this **Issue Review**.

See **Attachment A** for definitions and explanations of payroll terms.

State employee salaries and benefits are governed by the Iowa Code, [collective bargaining agreements](#), and [administrative rules](#).<sup>2</sup> The scope of items eligible for negotiation is established in [Iowa Code section 20.9](#). The parties subject to collective bargaining are required to negotiate in good faith with respect to insurance. The State health insurance premium contributions for noncontract employees are set by the Executive Council for the Executive Branch, the Supreme Court for the Judicial Branch, and by the Legislative Council for the Legislative Branch. The [plans](#) are administered by the DAS.<sup>3</sup>

There are three types of State-sponsored health plans:

- **Managed Care Organizations (MCO)** – These plans offer comprehensive health care services provided by a network of participating health care providers. Health care services

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<sup>1</sup> Local government entities (cities, counties, and schools) are not included in this analysis as they have separate payroll systems.

<sup>2</sup> See **Attachment A** for definitions and explanations of payroll terms.

<sup>3</sup> For more information on the Insurance Committee listen to the LSA Audio Fiscal One-On-One: [Insurance Committee](#).

are provided by a statewide network of participating health care providers. Providers who participate in these plans are called Wellmark Health Plan Network providers. Benefits for covered services are available only when received from Wellmark Health Plan Network providers. Services received from out-of-network providers may be covered in the case of accidental injuries or emergencies. The MCOs are:

- Blue Access
- Blue Advantage
- **Preferred Provider Organizations (PPO)** – These plans offer comprehensive health care services provided by any health care providers, however, a lower coinsurance applies if a network provider is used. The PPOs are:
  - Alliance Select (State Police Officers Council (SPOC)-covered only)
  - Iowa Select
- **Indemnity** – These plans offer comprehensive health care services provided by any health care providers. The indemnity plans are:
  - Deductible 3 Plus
  - Program 3 Plus

The State's cost and liability are the stated health plan premiums. The plans are termed "maximum liability" meaning the State has a set maximum liability that caps the amount the State will have to pay for the plan year. If claims are less than the cumulative maximum liability over the life of the contract agreement, then the State retains the excess funds. With the exception of the final year of the contract, claims in excess of the maximum liability cap roll forward into future years. The State has three insurance accounts. The Health Insurance Operating Fund, the Health Insurance Reserve Account, and the Terminal Liability Fund.

- The **Premium Operating Reserve Fund** contains funds collected from employees and the State employer and is used to pay claims. The balance in the Operating Account as of July 31, 2016, is \$42,788,755.
- The **Health Insurance Reserve Fund** holds pharmacy rebates and other reserve amounts. The Health Insurance Reserve account is rarely used. The largest component of what it is used for is to contribute to the payment of the terminal liability at the end of the health insurance administration contract. The balance in the Health Insurance Reserve Account as of July 31, 2016, is \$14,475,837.
- The **Terminal Liability Fund** contains funds that are used to pay for claims submitted after the end of the contract. The Executive Council, in the absence of legislative action, approves the use of these funds. These funds could be used to buy down insurance rates, provide incentives to move employees to less-expensive plans, or provide for other health incentives. The funds are made up of employee contributions and State General Fund and non-General Fund contributions. The balance in the Terminal Liability Account as of July 31, 2016, is \$21,554,175.

Projected Insurance Premiums for all plans administered by the DAS for Plan Year (PY) 2016 (January 1, 2016 – December 31, 2016) are displayed in **Chart 1** below for the estimated 26,105 contracts (policies).

## Chart 1

**Health Insurance Premiums for State of Iowa Employees  
(\$396.9 million)**

	January 1, 2016 - December 31, 2016				Total Premium
	State Contribution	Percent of Total	Employee Contribution	Percent of Total	
Health					
Indemnity	\$ 45,370,611	90.5%	\$ 4,736,522	9.5%	\$ 50,107,133
PPO	49,393,812	89.2%	5,950,418	10.8%	55,344,230
MCO	<u>283,878,932</u>	97.4%	<u>7,596,042</u>	2.6%	<u>291,474,974</u>
Subtotal	<u>\$ 378,643,356</u>	95.4%	<u>\$ 18,282,982</u>	4.6%	<u>\$ 396,926,338</u>

NOTE: The Regents (AFSCME-covered) and State Police Officers Council (SPOC) employees are included in the calculations.

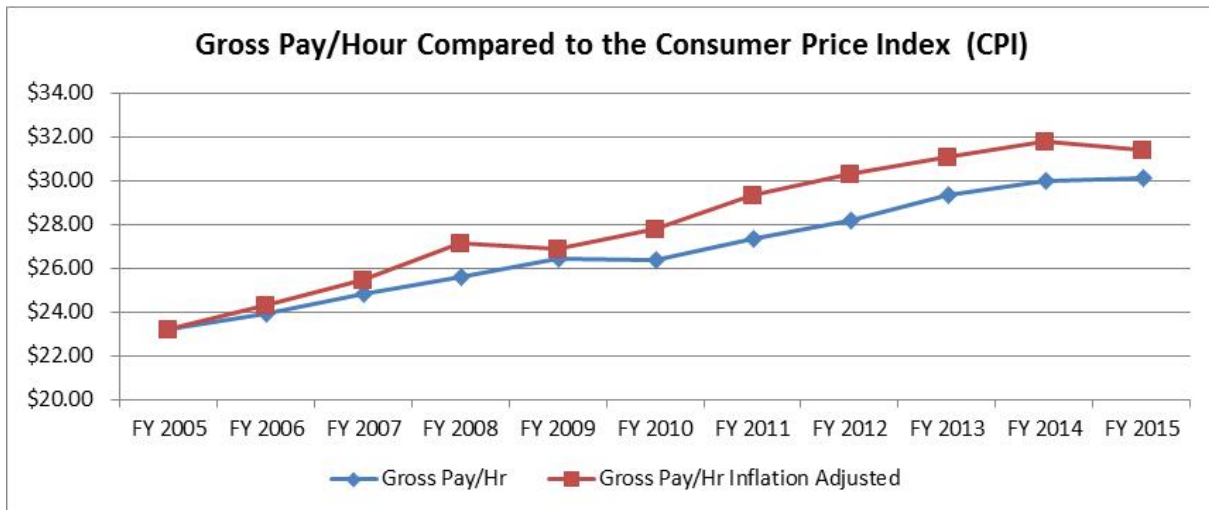
Indemnity = Program 3 Plus and Deductible 3 Plus  
PPO = Iowa Select and Alliance Select (SPOC Covered Only)  
MCO = Blue Access and Blue Advantage

Source: Department of Administrative Services

The total State share of health insurance from all funds, for the employees covered by this **Issue Review**, was \$143.2 million for FY 2005 and represented 11.7% of the total payments for salary and benefits. This increased to \$235.7 million for FY 2015 and the health payments represented 15.1% of the total payment for salary and benefits. This is an increase of \$92.5 million (64.6%) over an 11-year period. Of the \$235.7 million, \$114.4 million (48.5%) was paid from the General Fund, \$110.3 million (47.1%) from other funds, and employee contributions were \$11.0 million (4.4%) of the total costs. **Chart 1** includes all plans administrated by the Department of Administrative Services (DAS) and is higher compared to the detailed information provided in this **Issue Review** because **Chart 1** includes all contracts.

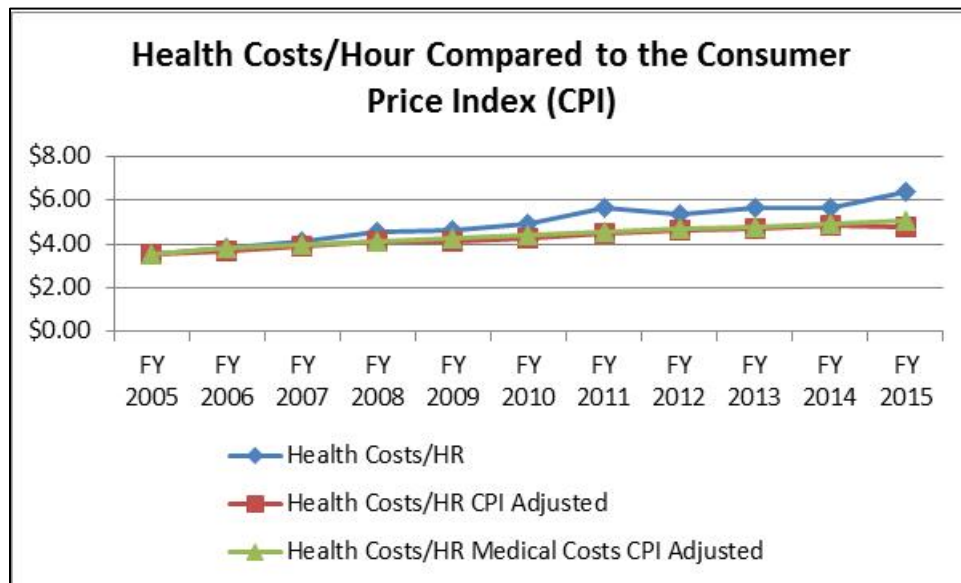
While Gross pay/Hour (See **Chart 2**) has not kept pace with the increase of the overall CPI, the cost per hour increase for health insurance has exceeded the pace of increase for the overall CPI. (See **Chart 3**)

Chart 2



The health costs per hour increases, from FY 2005 through FY 2015, have increased at a greater rate than both the overall CPI and the medical costs component of the CPI. (See **Chart 3**)

Chart 3



For the pay period that ended September 24, 2015 (FY 2016), the State was administering 17,428 health insurance contracts for the employees covered by this **Issue Review**. A contract can cover additional people if a spouse or dependents are provided coverage. The total projected FY 2016 costs, based on this pay period assuming all employees stay on similar plans and factoring in the Plan Year (PY) 2016 (calendar year (CY) 2016) changes, is \$245.0 million for health insurance paid by the State, with \$106.2 million (43.3%) paid from the General Fund, \$126.3 (51.8%) from other funds, and employee contributions are estimated to be \$12.5 million (4.9%) of the total costs.

The total projected FY 2017 costs, based on this pay period assuming all employees stay on similar plans and factoring in the PY 2016 (CY 2016) changes and a 10.0% increase in

premiums and the wellness credits, is \$263.8 million for health insurance paid by the State, with \$114.3 million (43.3%) paid from the General Fund, \$134.5 million (51.3%) from other funds, and employee contributions estimated at \$15.0 million (5.4%) of the total costs.

The US Department of Labor, Bureau of Labor Statistics (BLS), data shows that for CY 2015 all national civilian employers (includes private industry and state and local government establishments) in all states contribute an average of 80.0% of the cost of health insurance premiums for single coverage and 69.0% toward family coverage. For private industry workers, employers contribute an average of 78.0% toward the health insurance premiums for single coverage and 69.0% toward family coverage. For all states, the employers contribute an average of 78.0% toward the health insurance premiums for single coverage and 69.0% toward family coverage. The estimated CY 2015 average State of Iowa contribution toward the health insurance premiums is estimated to be 99.4% for single coverage, and 97.6% toward family coverage.

The BLS also reports calendar year 2015 monthly health insurance contributions for all national Civilian Employers, Private Industry Employers (excludes agricultural establishments, private households, and the self-employed), and State and Local Government Employers (excludes federal employees) as follows:

**Table 1**

**Average Monthly CY 2015 Health Insurance Premiums Paid by Employers**

	<u>Single Coverage</u>	<u>Family Coverage</u>
<b>Civilian (non-uniformed) Employers</b>	\$ 400.49	\$ 942.25
<b>Private Industry Employers</b>	390.79	961.22
<b>State and Local Government Employers</b>	486.38	1,035.71
<b>State of Iowa Employee</b>	677.93	1,307.12

For full-time State of Iowa employees, the CY 2015 monthly contributions for single coverage plans ranged from a low of \$306.96 to a high of \$828.09 and the monthly contribution for family coverage ranged from a low of \$942.00 to a high of \$1,634.36.

For current full-time Iowa State employees, the CY 2016 monthly contributions for single coverage plans range from a low of \$343.07 to a high of \$849.66 and the monthly contributions for family coverage range from a low of \$1,118.72 to a high of \$1,712.93.

## Health premium history:

Chart 4

**Program 3-Plus - Indemnity**

Insurance Year	Family Coverage				Single Coverage	
	Employee Share	Employer Share	Total Monthly Premium	Perct. Change	Total Monthly Premium	Perct. Change
2008	\$ 219.44	\$ 1,251.81	\$ 1,471.25		\$ 628.74	
2009	230.50	1,275.54	1,506.04	2.4%	643.60	2.4%
1st half 2010	230.38	1,435.74	1,666.12	10.6%	712.01	10.6%
2nd half 2010	255.02	1,411.10	1,666.12	0.0%	712.01	0.0%
2011	268.82	1,487.63	1,756.45	5.4%	750.62	5.4%
2012	270.20	1,499.93	1,770.13	0.8%	756.45	0.8%
2013	253.24	1,405.21	1,658.45	-6.3%	709.31	-6.2%
2014	276.42	1,533.67	1,810.09	9.1%	773.54	9.1%
2015	294.32	1,634.37	1,928.69	6.6%	823.84	6.5%
2016	304.04	1,688.77	1,992.81	3.3%	829.66	0.7%

## NOTES:

- 1) All employees are enrolled in Wellmark Plans. As of July 1, 2015, 12.3% of health contract holders were in Program 3-Plus.
- 2) The State pays 99.0% of single coverage.
- 3) The State share for all family plans is equal to 85.0% of Iowa Select.
- 4) Employees were held harmless from the rate increase during the first six months of 2010.

**Iowa Select - PPO**

Insurance Year	Family Coverage				Single Coverage	
	Employee Share	Employer Share	Total Monthly Premium	Perct. Change	Total Monthly Premium	Perct. Change
2008	\$ 220.90	\$ 1,251.82	\$ 1,472.72		\$ 629.36	
2009	224.96	1,274.79	1,499.75	1.8%	640.92	1.8%
2010	249.02	1,411.09	1,660.11	10.7%	709.45	10.7%
2011	262.52	1,487.62	1,750.14	5.4%	747.91	5.4%
2012	264.68	1,499.93	1,764.61	0.8%	754.11	0.8%
2013	247.98	1,405.20	1,653.18	-6.3%	707.05	-6.2%
2014	270.64	1,533.67	1,804.31	9.1%	771.07	9.1%
2015	288.42	1,634.36	1,922.78	6.6%	821.31	6.5%
2016	297.92	1,688.77	1,986.69	3.3%	847.04	3.1%

## NOTES:

- 1) The State share for all family plans is equal to 85.0% of Iowa Select.
- 2) Rates listed are for AFSCME. Rates differ for UE/IUP and Executive Branch Non-Contract.

## Blue Access - MCO

Insurance Year	Family Coverage				Single Coverage	
	Employee Share	Employer Share	Total Monthly Premium	Perct. Change	Total Monthly Premium	Perct. Change
2008	\$ -	\$ 950.28	\$ 950.28		\$ 396.00	
2009	-	932.47	932.47	-1.9%	398.49	0.6%
2010	-	1,036.03	1,036.03	11.1%	442.76	11.1%
2011	-	1,095.34	1,095.34	5.7%	468.10	5.7%
2012	-	1,104.11	1,104.11	0.8%	471.85	0.8%
2013	-	1,030.49	1,030.49	-6.7%	440.96	-6.5%
2014	-	1,122.73	1,122.73	9.0%	479.81	8.8%
2015	-	1,364.27	1,364.27	21.5%	582.66	21.4%
2016	20.00	1,433.20	1,453.20	6.5%	619.10	6.3%

## NOTES:

- 1) The State share for all family plans is equal to 85.0% of Iowa Select.
- 2) Rates listed are for AFSCME. Rates differ for UE/IUP and Executive Branch Non-Contract.

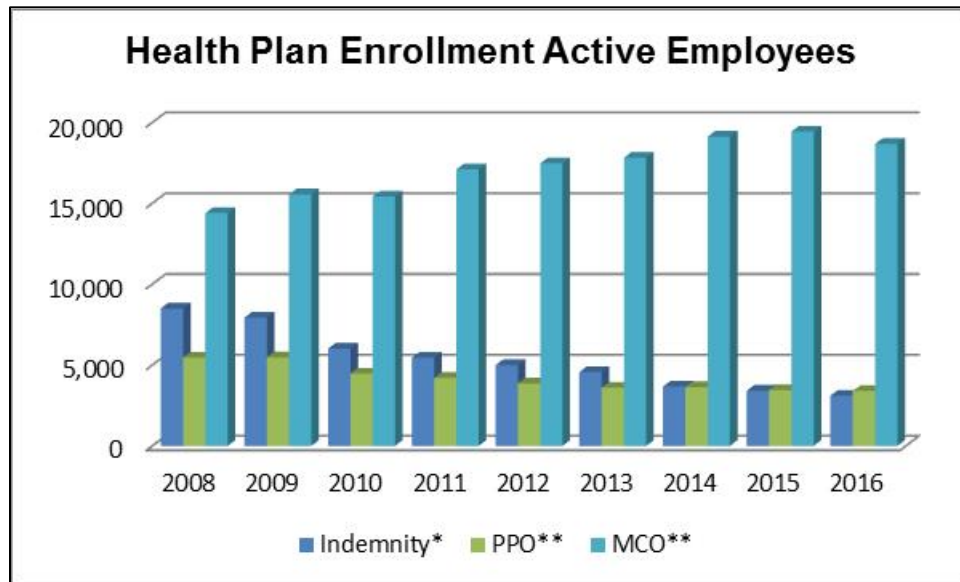
Source: Department of Administrative Services

The information in **Chart 4** shows how AFSCME plan premiums for examples of the Indemnity, PPO, and MCO plan premiums have changed for calendar years 2008 through 2016. The premiums for Program 3-Plus single coverage increased by \$211.00 (32.0%). The premiums for Iowa Select single coverage have increased by \$218.00 (34.6%). The premiums for Blue Access single coverage increased by \$223.00 (56.3%). The Blue Access premiums have increased at a greater rate compared to the other plans as enrollment has increased for Blue Access. Employees with higher claims experience have moved from the other plans to Blue Access and increased the costs of providing coverage with Blue Access. For a listing of premiums by bargaining unit, plan, and type of plan please see **Attachment D**. Depending upon the bargaining status and branch of government **Chart 5** displays the health plans available for CY 2016.

**Chart 5**

Health Plans	AFSCME Covered	Executive Branch Non-Contract	Judicial Branch	Legislative Branch	SPOC Covered	UE/IUP Covered
Alliance Select					X	
Blue Access	X	X	X	X		X
Blue Advantage		X		X		
Deductible 3 Plus		X		X		X
Iowa Select	X	X	X	X		X
Program 3 Plus	X		X			

Chart 6



	Indemnity*	PPO**	MCO**	Total	as of
2008	8,495	5,456	14,396	28,347	Jul-08
2009	7,928	5,473	15,551	28,952	Jul-09
2010	6,016	4,471	15,412	25,899	Jul-10
2011	5,454	4,201	17,103	26,758	Jul-11
2012	4,998	3,862	17,465	26,325	Jul-12
2013	4,562	3,602	17,813	25,977	Jul-13
2014	3,667	3,636	19,123	26,426	Jul-14
2015	3,414	3,456	19,424	26,294	Jul-15
2016	3,108	3,395	18,672	25,175	Jan-16

\* Program 3 Plus and Deductible 3 Plus  
 \*\* Iowa Select and beginning in CY 2014, Alliance Select enrollment is included (SPOC-covered employees).  
 \*\*\* Blue Access and Blue Advantage (Beginning in 2016, Blue Advantage was only offered to Executive Branch Non-Contract and Legislative Branch employees)

NOTE: Contract Holders are all employees in a particular plan that holds a contract. Therefore, contracts that cover a double spouse are counted only once. Contract holders include Legislative, Judicial, or Executive Branch employees (Includes Fair Authority, Community Based Corrections, and Regent AFSCME employees).

The information in **Chart 6** shows how the Indemnity and PPO enrollments have decreased from 49.2% of total active enrollment to 25.8% from CY 2008 to CY 2016 due to employees enrolling in MCO plans. The MCO enrollment increased during the same time from 50.8% to 74.2%.



Chart 7

<b>Health Plan Enrollments CY 2016</b>				
<b>Plan</b>	<b>Single</b>	<b>Family</b>	<b>Total</b>	<b>Percentage Enrolled</b>
<b>Indemnity</b>				
Program 3 Plus	1,610	1,146	2,756	10.9%
Deductible 3 Plus	154	198	352	1.4%
<b>Indemnity Subtotal</b>	<b>1,764</b>	<b>1,344</b>	<b>3,108</b>	<b>12.3%</b>
<b>PPO</b>				
Alliance Select	103	442	545	2.2%
Iowa Select	1,438	1,412	2,850	11.3%
<b>PPO Subtotal</b>	<b>1,541</b>	<b>1,854</b>	<b>3,395</b>	<b>13.5%</b>
<b>MCO</b>				
Blue Access	3,449	14,878	18,327	72.8%
Blue Advantage	74	271	345	1.4%
<b>MCO Subtotal</b>	<b>3,523</b>	<b>15,149</b>	<b>18,672</b>	<b>74.2%</b>
<b>Total</b>	<b>6,828</b>	<b>18,347</b>	<b>25,175</b>	

The information in **Chart 7** shows the CY 2016 enrollment based on the plan selected and if a single or family plan was selected by active employees. Overall, active employees select the family plan 72.9% of the time. Since employees pay more for an indemnity and PPO family plan compared to the MCO family plan, 81.1% of the employees selecting an MCO plan elect the family plan compared to 49.2% selecting the family plan if they enroll in either the indemnity or PPO plans.

### **2016 HEALTH INSURANCE MONTHLY PREMIUMS**

The Department of Administrative Services provides plan details, including costs and plan provisions on their [website](#). **Attachments B, C, and D** display the total cost of monthly premiums, State share, and the employee share (full-time employees that work 30 or more hours per week). The tables also show the impact of the Healthy Opportunities Wellness Program credit for noncontract and SPOC-covered employees. The Program is explained below. The credit is applied and reduces the amount of premium that is contributed by the employee.

**Healthy Opportunities Wellness Program:** Executive Branch noncontract and State Police Officers Council (SPOC)-covered employees are required to share in the cost of health insurance during CY 2016 by paying 20.0% of their total health insurance premium. Executive Branch noncontract employees can reduce the amount of their premium contribution by \$111.00 per month by participating in the Program. The SPOC-covered employees can reduce the amount of their health insurance premium contribution by approximately \$66.00 per month by

participating in the Program. The Program is intended to encourage employees to maintain a healthy lifestyle.

To participate in the Program, the employee must:

- Be an Executive Branch noncontract employee or a SPOC-covered employee.
- Complete a biometrics screening and health assessment.
- If identified as eligible for health coaching, complete 10 coaching calls (no more than one per month) with a health coach.

**Double-Spouse Family Insurance Contract:** When both spouses are employees of the State of Iowa, they have the option of enrolling in the double-spouse family insurance contract during CY 2016. The double-spouse family insurance contract is one family health insurance plan with the total premium split between each spouse rather than paid by just one. With the double-spouse family insurance contract, one employee is considered the contract holder and the other spouse is a dependent under the contract holder's health insurance plan:

- **AFSCME or UE/IUP-covered Contract Holder** – If an AFSCME or UE/IUP-covered employee is the contract holder, the State covers 100.0% of the double-spouse family premium. If the contributing spouse is an Executive Branch noncontract or SPOC-covered employee, they are not eligible to participate in the Healthy Opportunities Wellness Program.
- **Noncontract or SPOC-covered Contract Holder** – If an Executive Branch noncontract or SPOC-covered employee is the contract holder, each spouse pays 20.0% of the double-spouse premium. If the contract holder participates in the Healthy Opportunities Wellness Program, the contract holder's monthly employee share will be reduced by \$111.00 per month (Executive Branch noncontract employee) or approximately \$66.00 per month (SPOC-covered employee). The spouse of an Executive Branch noncontract or SPOC-covered employee cannot participate in the Healthy Opportunities Wellness Program.

**Health Plans and Affordable Care Act (ACA) Provisions:** The health insurance plans for Executive Branch noncontract and SPOC-covered employees must comply with the Affordable Care Act (ACA) due to the change in the required employee contributions. The ACA requires coverage for preventive services at no additional cost (i.e., no deductible, no copayment, or coinsurance) to the employee. More information about required coverage of preventive services is available at [Health Plans with Wellness: Covered Preventive Services](#).

**CONTRIBUTIONS BY BARGAINING UNIT****Attachments B, C, and D abbreviations:**

- AFSCME American Federation of State County and Municipal Employees
- SLIP [Sick Leave Incentive Plan](#)
- PPME Judicial Public Professional and Maintenance Employees
- SPOC State Police Officers Council
- UE United Electrical Workers
- IUP Iowa United Professionals
- DS Double Spouse
- FT Full-Time
- PT Part-Time

**Attachments B and C** display the amount estimated to be paid by the State and the employees during FY 2016 and FY 2017. The percentage of premium to be paid by the employee is driven by Executive Branch, Judicial Branch, and Legislative Branch decisions, collective bargaining, and the plan selected by the employee. Employees selecting an indemnity family plan will contribute a greater percentage to the total premium compared to an employee that selects a managed care plan as a single. However, the State will also contribute more toward the indemnity family plan compared to the managed care plan for single coverage.

**Attachment D** shows the total monthly premiums paid as they relate to the bargaining unit, plan, and the type of plan. The plan selected by the employee impacts the amount paid by the State and the employee.

A Judicial Branch AFSCME employee that selects a Blue Access family plan will pay \$20.00 (1.4%) per month of the total monthly premium and the State will pay \$1,433.20. If that same employee selects a Program 3 Plus family plan, the employee payments will increase to \$304.04 (15.3%) per month and the State will pay \$1,688.77. While the employee will pay more in terms of dollars and the percentage of the total monthly premium, the State also pays more.

Another example is a noncontract employee that participates in the Wellness Program and receives a \$111.00 wellness incentive by the State. The employee pays 20.0% before the wellness incentive by the State. The employee selecting a Blue Advantage plan as a double-spouse contract holder will pay \$35.36 (4.8%) per month and the State will pay \$696.46. If that same employee selects an Iowa Select plan, the employee payments will increase to \$90.52 (9.0%) per month and the State will pay \$917.09. While the employee will pay more in terms of dollars and the percentage of the total monthly premium, the State also pays more in this example as well.

**GOVERNOR'S INITIATIVE**

The Governor has recommended pooling local governments with the State's health insurance. If the initiative is similar to [SF 2262](#) (State Insurance Pool) that was introduced during the 2012 Legislative Session; the initiative would establish the Iowa Health Care Coverage Partnership Program in the Department of Administrative Services (DAS). The Program would allow employees, elected officials, and retired employees of a non-State public employer, and employees and retirees of a nonprofit employer to be considered State employees for the purpose of enrolling in a State health or medical group insurance plan provided to State employees by the DAS and would require participating employees and elected officials and retirees to be pooled with State employees in the State plan. In order to be eligible to participate in the Program, an employer would have to apply for the coverage and all employees and elected officials of such an employer would have to agree to enroll in a State health or medical insurance plan. Employees and elected officials of such employers would receive health coverage under the same conditions as State employees and could not be denied coverage on the basis of risk, cost, preexisting conditions, or other factors not applicable to State employees. Premium payments for coverage received through the Program would have to be the same as for State employees, including any premiums paid by State employees. An employer would have to participate in the partnership Program for at least three years.

The DAS would be required to develop and procure coverage to be offered through the Program that meets minimum standards of quality and affordability and to implement and administer the Program. The DAS would not be required to offer coverage through the Program from every vendor providing coverage under the State plan, and could procure coverage from different vendors and offer different insurance plans than those available to State employees. Each employer who participates in the Program would have to pay monthly premium amounts for coverage to the DAS, plus administrative fees calculated on a per-month basis per employee, elected official, or retiree.

**Fiscal Impact**

The cost of the Program cannot be determined at this time. The Department of Administrative Services (DAS) has indicated that a report will be needed from a third party consultant and that report has not been submitted yet. If legislation is proposed, a mechanism to fund the DAS start-up costs may want to be considered.

**STAFF CONTACT:** Ron Robinson (515)281-6256 [ron.robinson@legis.iowa.gov](mailto:ron.robinson@legis.iowa.gov)

## State Payroll Terms

### BACKGROUND

Payroll costs include salary and benefits.

Salary costs (Gross Pay) include:

- Back Pay Subject to Peace Officer Retirement
- Base Pay
- Earned Income Credit (EIC) Pay
- Longevity Pay
- Maintenance Pay Total
- Other Pay Adjustments
- Other Pay Total
- Overtime Pay
- Terminal Leave Pay

Benefits costs include:

- Health Insurance State Share
- Retirement State Share
- Federal Insurance Contribution Act State Share (FICA)
- Deferred Compensation State Share
- Dental Insurance State Share
- Long-Term Disability (LTD) State Share
- Life Insurance State Share

State employee salaries and benefits are governed by the Iowa Code, [collective bargaining agreements](#), and administrative rules. The scope of what is to be negotiated for those employees who are subject to collective bargaining is established in [Iowa Code section 20.9](#). The section provides, in part, as follows:

The parties must negotiate in good faith with respect to wages, hours, vacations, insurance, holidays, leaves of absence, shift differentials, overtime compensation, supplemental pay, seniority, transfer procedures, job classifications, health and safety matters, evaluation procedures, procedures for staff reduction, in-service training, and other matters mutually agreed upon. The obligation to negotiate in good faith does not compel either party to agree to a proposal or make a concession.

### DEFINITIONS

**Gross Pay** includes:

- **Back Pay Subject to Peace Office Retirement** – pay adjustment for employees eligible for the Peace Officers Retirement System (PORS).
- **Base Pay** – a fixed rate of pay for an employee that is exclusive of shift or educational differential, special or extraordinary duty pay, lead worker pay, or any other additional special pay. The hourly rate of pay times the regular hours worked.
- **Earned Income Credit (EIC) Pay** – the advance payment of the tax credit the employee will be able to claim on their tax return. This is no longer being done.
- **Longevity Pay** – the amount of added pay based on the years of service the employee has provided. This is only available to eligible peace officers of the departments of Public Safety, Natural Resources, and Transportation.
- **Maintenance Pay Total** includes:
  - **Meals Pay**
  - **Cleaning Pay**
  - **Commute Miles Pay**
  - **Regular Maintenance Pay** – other payments not specified above for items such as required clothing.

- **Other Pay Adjustments** includes:
  - **Regular Other Pay** – payments that have not been coded as another type of payment. Past payments have included:
    - Added Duties
    - Appeal Board Claims
    - Banked Payout
    - Bonus
    - Catastrophic Leave
    - Grievance
    - Legislative Salary
    - Military Pay
    - Pay Adjustment
    - Per Diem
    - Retroactive Pay Increase
    - Settlement Payments
  - **Workers' Compensation Pay** – payment or reimbursement resulting from the injury of the employee while in the course and scope of their employment.
- **Other Pay Total** includes:
  - **Bonus Pay** – payment for extraordinary work performance.
  - **Call Back** – extra pay for eligible employees directed by the appointing authority to report back to work outside of their regular scheduled work hours that are not contiguous to the beginning or the end of their scheduled work hours.
  - **Catastrophic Pay** – employees receive and utilize donated leave hours for catastrophic illnesses of the employee or an immediate family member.
  - **Compensatory Time Pay** – payment for leave accrued as a result of overtime, call back, holidays, or holiday work. The employee receives paid time off instead of paid overtime. However, the agency may allow the employee to elect cash instead of time off without pay.
  - **Department of Natural Resources (DNR) Premium Pay** – additional pay (4.0%) in lieu of shift differential as compensation for weekends worked.
  - **Education Difference Pay** – additional payments for having an advanced degree.
  - **Extraordinary Pay** – payment for special work performance.
  - **Fire Fighter Pay** – payment for providing fire fighter skills.
  - **Holiday Pay** – payment for work on a holiday.
  - **Imputed Income** – represents the cost of a benefit, such as life insurance, that exceeds the specified amount allowed under the Internal Revenue Code. The employee receives a taxable benefit without receiving a payment.
  - **Incentive Pay** – payment for reaching specified goals.
  - **Income Not Subject to Retirement** – payments not specifically included when determining retirement contributions and benefits.
  - **Judicial Weekend Pay** – payment for work performed by Judicial Branch employees on weekends.
  - **Lead Worker Pay** – payment for responsibility assigned to an employee by management to direct (instruct; answer questions; distribute and balance work load; accept, modify or reject completed work; maintain attendance records; report infractions; and provide input on staffing decisions) the work of two or more employees (federal, state, county, municipal and private employment organization, volunteers, inmates or residents).
  - **Medicine Passer Pay** – payment for performing the task of distributing medicine.
  - **Phased Retirement Pay** – payment for participation in the Phased Retirement Program that provides 10.0% of the employee's regular biweekly pay in addition to being paid for the number of hours the employee works or is in pay status during the pay period.

- **Reassignment Pay** – payment for movement of an employee within the same organizational unit or to another organizational unit at the discretion of the appointing authority. A reassignment may include a change in duties, work location, days of work, or hours of work and may be temporary or permanent. A reassignment may result in a change from the employee's previous job classification.
- **Retirement Bonus Pay** – reimbursement for moving expenses required by the Internal Revenue Code to be paid through payroll. These payments are now part of the Other Pay Total.
- **Second Language Pay** – payment for the ability to communicate in another language.
- **Shift Differential 1 Pay** – 8 AM to 4:30 PM
- **Shift Differential 2 Pay** – 4 PM to Midnight
- **Shift Differential 3 Pay** – Midnight to 8 AM
- **Sick Leave Payoff** – payment of the employee's sick leave balance value, up to \$2,000, at the time an employee retires from State service.
- **Special Duty Pay** – payment for the temporary assignment of a permanent employee to a position in another class.
- **State Peace Officers Council (SPOC) Premium Pay** – payment for special work or hours. This was utilized to provide extra pay to State highway troopers having met the qualifications for the rank of Trooper 3 and is no longer used.
- **Standby Pay** – payment to eligible employees required by the appointing authority to restrict their activities during off-duty hours so as to be immediately available for duty.
- **Subsistence Pay** – payment to institutional superintendents at the Department of Corrections and the Department of Human Services institutions in lieu of physical housing.
- **Vacation Payout** – payment for participation in the vacation "Buy-Back" Program when the employee elects to "sell" up to 40 hours of vacation.
- **Overtime Pay** – payment for hours worked that exceed 40 hours in a workweek to an eligible employee that is entitled to be compensated unless otherwise specified in a collective bargaining agreement.
- **Terminal Leave Pay** – payment for a vacation balance at the time of separation from State service and the payment represents the value of the unused balance.

Benefits include the following:

- **Deferred Compensation State Share** ([IAC 11-64.6](#) and [11-64.14](#))
- **Life Insurance State Share** ([IAC 11-64.3](#))
- **Long-Term Disability (LTD) State Share** ([IAC 11-64.4](#))
- **Health Insurance State Share** ([IAC 11-64.1](#))
- **Dental Insurance State Share** ([IAC 11-64.2](#))
- **Retirement State Share** (IAC chapters [495](#) and [661-402](#))
- **Federal Insurance Contributions Act (FICA) State Share Total** includes:
  - **[Old-Age, Survivors, and Disability Insurance \(OASDI\)](#) State Share**
  - **[Medicare](#) State Share**

## Contributions by Bargaining Unit FY 2016 Estimated

Unit	Type	Contracts	State Share	Employee	Employee Pct.	General Fund	General Fund Pct.
AFSCME	DS Contract Holder	258	\$ 2,924,862	\$ 30,960	1.0%	\$ 1,535,699	52.5%
	DS Contributing Spouse	273	3,125,082	-	0.0%	1,434,481	45.9%
	Family	1,961	35,865,592	3,722,454	9.4%	19,693,803	54.9%
	Family PT	27	246,761	298,005	54.7%	202,656	82.1%
	FT/PT DS Contract Holder	1	11,608	120	1.0%	-	0.0%
	FT/PT DS Contributing Spouse	6	67,056	-	0.0%	23,493	35.0%
	Single	1,578	15,076,217	189,360	1.2%	7,300,087	48.4%
	Single PT	24	99,675	99,673	50.0%	62,789	63.0%
	<b>AFSCME Total</b>		<b>4,128</b>	<b>\$ 57,416,853</b>	<b>\$ 4,340,572</b>	<b>7.0%</b>	<b>\$ 30,253,008</b>
Contract SLIP	Family before Medicare	16	\$ 295,547	\$ 10,805	3.5%	\$ 148,662	50.3%
	Family with MedicareBlue Rx - Iowa	25	278,731	-	0.0%	120,905	43.4%
	Family without MedicareBlue Rx - Iowa	7	107,537	2,428	2.2%	63,738	59.3%
	Single before Medicare	41	364,558	4,920	1.3%	187,714	51.5%
<b>Contract SLIP Total</b>		<b>89</b>	<b>\$ 1,046,373</b>	<b>\$ 18,153</b>	<b>1.7%</b>	<b>\$ 521,019</b>	<b>49.8%</b>
Judicial AFSCME	DS Contract Holder	11	\$ 104,650	\$ 1,320	1.2%	\$ 31,585	30.2%
	DS Contributing Spouse	10	97,517	-	0.0%	65,483	67.1%
	Family	471	8,121,098	310,211	3.7%	1,795,841	22.1%
	Family PT	5	41,815	42,415	50.4%	8,393	20.1%
	Single	184	1,587,980	22,080	1.4%	339,513	21.4%
<b>Judicial AFSCME Total</b>		<b>681</b>	<b>\$ 9,953,061</b>	<b>\$ 376,025</b>	<b>3.6%</b>	<b>\$ 2,240,815</b>	<b>22.5%</b>
Judicial Noncontract	DS Contract Holder	201	\$ 1,674,820	\$ 24,120	1.4%	\$ 786,774	47.0%
	DS Contributing Spouse	199	1,682,036	-	0.0%	812,787	48.3%
	Family	5,156	86,537,770	618,720	0.7%	39,306,725	45.4%
	Family PT	58	486,765	497,807	50.6%	377,663	77.6%
	FT/PT DS Contract Holder	1	8,332	120	1.4%	8,332	100.0%
	FT/PT DS Contributing Spouse	6	50,715	-	0.0%	8,452	16.7%
	Single	1,422	10,080,483	170,640	1.7%	4,610,045	45.7%
	Single PT	22	79,316	79,316	50.0%	36,053	45.5%
<b>Judicial Noncontract Total</b>		<b>7,065</b>	<b>\$ 100,600,237</b>	<b>\$ 1,390,723</b>	<b>1.4%</b>	<b>\$ 45,946,831</b>	<b>45.7%</b>
Judicial PPME	DS Contract Holder	2	\$ 16,758	\$ -	0.0%	\$ -	0.0%
	DS Contributing Spouse	1	8,452	-	0.0%	8,452	100.0%
	Family	65	1,117,790	28,289	2.5%	298,635	26.7%
	Family PT	1	8,393	8,512	50.4%	8,393	100.0%
	Single	24	214,949	-	0.0%	20,051	9.3%
<b>Judicial PPME Total</b>		<b>93</b>	<b>\$ 1,366,342</b>	<b>\$ 36,801</b>	<b>2.6%</b>	<b>\$ 335,531</b>	<b>24.6%</b>
Legislative	DS Contract Holder	8	\$ 77,207	\$ 960	1.2%	\$ 76,527	99.1%
	DS Contributing Spouse	6	61,172	\$ -	0.0%	34,725	56.8%
	Family	178	3,159,578	\$ 149,110	4.5%	3,155,425	99.9%
	Single	72	633,752	\$ 8,640	1.3%	632,922	99.9%
	Single PT	1	3,693	\$ 3,693	50.0%	3,693	100.0%
<b>Legislative Total</b>		<b>265</b>	<b>\$ 3,935,402</b>	<b>\$ 162,403</b>	<b>4.0%</b>	<b>\$ 3,903,293</b>	<b>99.2%</b>
Noncontract	DS Contract Holder	27	\$ 249,871	\$ 20,842	7.7%	\$ 131,576	52.7%
	DS Contributing Spouse	25	200,072	50,017	20.0%	88,690	44.3%
	Family	934	14,454,614	2,116,831	12.8%	5,543,469	38.4%
	Single	335	2,470,660	106,190	4.1%	917,567	37.1%
<b>Noncontract Total</b>		<b>1,321</b>	<b>\$ 17,375,217</b>	<b>\$ 2,293,880</b>	<b>11.7%</b>	<b>\$ 6,681,302</b>	<b>38.5%</b>
Noncontract SLIP	Family	648	\$ 10,859,425	\$ 1,899,952	14.9%	\$ 4,295,589	39.6%
	Single	266	2,213,705	198,865	8.2%	828,949	37.4%
<b>Noncontract SLIP Total</b>		<b>914</b>	<b>\$ 13,073,130</b>	<b>\$ 2,098,818</b>	<b>13.8%</b>	<b>\$ 5,124,538</b>	<b>39.2%</b>



Attachment B

Unit	Type	Contracts	State Share	Employee	Employee Pct.	General Fund	General Fund Pct.
SPOC	DS Contract Holder	3	\$ 20,255	\$ 2,271	10.1%	\$ 13,503	66.7%
	DS Contributing Spouse	3	17,954	4,572	20.3%	9,157	51.0%
	Employee and Child(ren)	59	475,480	71,035	13.0%	260,814	54.9%
	Employee and Spouse	40	346,340	55,019	13.7%	215,082	62.1%
	Family	343	4,357,054	793,955	15.4%	3,118,854	71.6%
	Single	106	487,043	31,646	6.1%	320,229	65.7%
<b>SPOC Total</b>		<b>554</b>	<b>\$ 5,704,127</b>	<b>\$ 958,500</b>	<b>14.4%</b>	<b>\$ 3,937,639</b>	<b>69.0%</b>
UE/IUP	DS Contract Holder	68	\$ 682,913	\$ -	0.0%	\$ 124,018	18.2%
	DS Contributing Spouse	58	578,720	-	0.0%	198,745	34.3%
	Family	1,722	29,307,200	744,751	2.5%	5,915,036	20.2%
	Family PT	2	16,785	17,025	50.4%	16,785	100.0%
	FT/PT DS Contract Holder	1	11,831	-	0.0%	-	0.0%
	FT/PT DS Contributing Spouse	1	11,831	-	0.0%	11,831	100.0%
	Single	466	3,922,967	55,920	1.4%	959,292	24.5%
<b>UE/IUP Total</b>		<b>2,318</b>	<b>\$ 34,532,246</b>	<b>\$ 817,695</b>	<b>2.3%</b>	<b>\$ 7,225,707</b>	<b>20.9%</b>
<b>Grand Total</b>		<b>17,428</b>	<b>\$ 245,002,987</b>	<b>\$ 12,493,571</b>	<b>4.9%</b>	<b>\$ 106,169,683</b>	<b>43.3%</b>

## Contributions by Bargaining Unit FY 2017 Estimated

Unit	Type	Contracts	State Share	Employee	Employee Pct.	General Fund	General Fund Pct.
AFSCME	DS Contract Holder	258	\$ 3,095,775	\$ 61,920	2.0%	\$ 1,625,248	52.5%
	DS Contributing Spouse	273	3,342,005	-	0.0%	1,533,873	45.9%
	Family	1,961	38,706,612	4,105,116	9.6%	21,223,727	54.8%
	Family PT	27	266,329	322,619	54.8%	218,309	82.0%
	FT/PT DS Contract Holder	1	12,264	240	1.9%	-	0.0%
	FT/PT DS Contributing Spouse	6	71,852	-	0.0%	25,071	34.9%
	Single	1,578	15,929,115	378,720	2.3%	7,711,820	48.4%
	Single PT	24	107,999	108,003	50.0%	67,561	62.6%
<b>AFSCME Total</b>		<b>4,128</b>	<b>\$ 61,531,951</b>	<b>\$ 4,976,619</b>	<b>7.5%</b>	<b>\$ 32,405,609</b>	<b>52.7%</b>
Contract SLIP	Family before Medicare	16	\$ 305,033	\$ 22,559	6.9%	\$ 153,946	50.5%
	Family with MedicareBlue Rx - Iowa	25	294,495	-	0.0%	128,018	43.5%
	Family without MedicareBlue Rx - Iowa	7	115,091	5,099	4.2%	68,185	59.2%
	Single before Medicare	41	377,813	9,840	2.5%	194,229	51.4%
<b>Contract SLIP Total</b>		<b>89</b>	<b>\$ 1,092,432</b>	<b>\$ 37,498</b>	<b>3.3%</b>	<b>\$ 544,378</b>	<b>49.8%</b>
Judicial AFSCME	DS Contract Holder	11	\$ 111,418	\$ 2,640	2.3%	\$ 33,470	30.0%
	DS Contributing Spouse	10	105,034	-	0.0%	70,336	67.0%
	Family	471	8,743,762	375,451	4.1%	1,934,766	22.1%
	Family PT	5	45,146	46,406	50.7%	9,029	20.0%
	Single	184	1,680,978	44,160	2.6%	359,684	21.4%
<b>Judicial AFSCME Total</b>		<b>681</b>	<b>\$ 10,686,337</b>	<b>\$ 468,657</b>	<b>4.2%</b>	<b>\$ 2,407,286</b>	<b>22.5%</b>
Judicial Noncontract	DS Contract Holder	201	\$ 1,789,535	\$ 48,240	2.6%	\$ 840,663	47.0%
	DS Contributing Spouse	199	1,821,877	-	0.0%	880,360	48.3%
	Family	5,156	93,108,698	1,237,440	1.3%	42,289,010	45.4%
	Family PT	58	523,691	538,307	50.7%	406,312	77.6%
	FT/PT DS Contract Holder	1	8,903	240	2.6%	8,903	100.0%
	FT/PT DS Contributing Spouse	6	54,931	-	0.0%	9,155	16.7%
	Single	1,422	10,734,195	341,280	3.1%	4,909,324	45.7%
	Single PT	22	85,804	85,810	50.0%	39,002	45.5%
<b>Judicial Noncontract Total</b>		<b>7,065</b>	<b>\$ 108,127,634</b>	<b>\$ 2,251,317</b>	<b>2.0%</b>	<b>\$ 49,382,730</b>	<b>45.7%</b>
Judicial PPME	DS Contract Holder	2	\$ 18,310	\$ -	0.0%	\$ -	0.0%
	DS Contributing Spouse	1	9,155	-	0.0%	9,155	100.0%
	Family	65	1,213,916	30,185	2.4%	323,148	26.6%
	Family PT	1	9,029	9,281	50.7%	9,029	100.0%
	Single	24	230,462	-	0.0%	21,378	9.3%
<b>Judicial PPME Total</b>		<b>93</b>	<b>\$ 1,480,872</b>	<b>\$ 39,466</b>	<b>2.6%</b>	<b>\$ 362,711</b>	<b>24.5%</b>
Legislative	DS Contract Holder	8	\$ 83,337	\$ 1,920	2.3%	\$ 82,605	99.1%
	DS Contributing Spouse	6	66,544	-	0.0%	37,578	56.5%
	Family	178	3,457,444	175,574	4.8%	3,452,886	99.9%
	Single	72	678,687	17,280	2.5%	677,794	99.9%
	Single PT	1	4,085	4,086	50.0%	4,085	100.0%
<b>Legislative Total</b>		<b>265</b>	<b>\$ 4,290,097</b>	<b>\$ 198,860</b>	<b>4.4%</b>	<b>\$ 4,254,947</b>	<b>99.2%</b>
Noncontract	DS Contract Holder	27	\$ 269,454	\$ 23,657	8.1%	\$ 142,145	52.8%
	DS Contributing Spouse	25	216,661	54,165	20.0%	96,139	44.4%
	Family	934	15,799,176	2,393,833	13.2%	6,057,551	38.3%
	Single	335	2,684,112	144,158	5.1%	996,753	37.1%
<b>Noncontract Total</b>		<b>1,321</b>	<b>\$ 18,969,403</b>	<b>\$ 2,615,813</b>	<b>12.1%</b>	<b>\$ 7,292,588</b>	<b>38.4%</b>
Noncontract SLIP	Family	648	\$ 11,735,710	\$ 2,108,573	15.2%	\$ 4,632,682	39.5%
	Single	266	2,372,512	225,473	8.7%	888,183	37.4%
<b>Noncontract SLIP Total</b>		<b>914</b>	<b>\$ 14,108,223</b>	<b>\$ 2,334,045</b>	<b>14.2%</b>	<b>\$ 5,520,865</b>	<b>39.1%</b>

## Attachment C

Unit	Type	Contracts	State Share	Employee	Employee Pct.	General Fund	General Fund Pct.
SPOC	DS Contract Holder	3	\$ 22,388	\$ 2,487	10.0%	\$ 14,925	66.7%
	DS Contributing Spouse	3	19,900	4,975	20.0%	10,149	51.0%
	Employee and Child(ren)	59	525,926	77,573	12.9%	288,483	54.9%
	Employee and Spouse	40	383,147	59,506	13.4%	237,910	62.1%
	Family	343	4,822,444	865,650	15.2%	3,451,896	71.6%
	Single	106	537,820	34,952	6.1%	353,604	65.7%
<b>SPOC Total</b>		<b>554</b>	<b>\$ 6,311,625</b>	<b>\$ 1,045,143</b>	<b>14.2%</b>	<b>\$ 4,356,967</b>	<b>69.0%</b>
UE/IUP	DS Contract Holder	68	\$ 734,500	\$ -	0.0%	\$ 132,951	18.1%
	DS Contributing Spouse	58	622,437	-	0.0%	213,303	34.3%
	Family	1,722	31,634,188	928,013	2.8%	6,379,870	20.2%
	Family PT	2	18,058	18,562	50.7%	18,058	100.0%
	FT/PT DS Contract Holder	1	12,631	-	0.0%	-	0.0%
	FT/PT DS Contributing Spouse	1	12,631	-	0.0%	12,631	100.0%
	Single	466	4,158,982	111,840	2.6%	1,016,059	24.4%
<b>UE/IUP Total</b>		<b>2,318</b>	<b>\$ 37,193,427</b>	<b>\$ 1,058,415</b>	<b>2.8%</b>	<b>\$ 7,772,874</b>	<b>20.9%</b>
<b>Grand Total</b>		<b>17,428</b>	<b>\$ 263,792,004</b>	<b>\$ 15,025,834</b>	<b>5.4%</b>	<b>\$ 114,300,953</b>	<b>43.3%</b>

## Premiums by Bargaining Unit, Plan, and Type of Plan

Unit	Plan	Type	Total Premium	State Share	Employee	Employee Pct.	
AFSCME	Blue Access	Single PT	\$ 619.10	\$ 309.54	\$ 309.56	50.0%	
		Single	619.10	599.10	20.00	3.2%	
		FT/PT DS Contributing Spouse	726.60	726.60	-	0.0%	
		Family PT	1,453.20	716.60	736.60	50.7%	
		Family	1,453.20	1,433.20	20.00	1.4%	
		DS Contributing Spouse	726.60	726.60	-	0.0%	
		DS Contract Holder	726.60	706.60	20.00	2.8%	
	Iowa Select	Single PT	\$ 847.04	\$ 423.52	\$ 423.52	50.0%	
		Single	847.04	827.04	20.00	2.4%	
		FT/PT DS Contributing Spouse	993.35	993.35	-	0.0%	
		FT/PT DS Contract Holder	993.35	973.35	20.00	2.0%	
		Family PT	1,986.69	844.39	1,142.30	57.5%	
		Family	1,986.69	1,688.77	297.92	15.0%	
		DS Contributing Spouse	993.35	993.35	-	0.0%	
	DS Contract Holder	993.35	973.35	20.00	2.0%		
	Program 3 Plus	Single PT	\$ 849.66	\$ 424.82	\$ 424.84	50.0%	
		Single	849.66	829.66	20.00	2.4%	
		FT/PT DS Contributing Spouse	996.41	996.41	-	0.0%	
		Family PT	1,992.81	844.39	1,148.42	57.6%	
		Family	1,992.81	1,688.77	304.04	15.3%	
		DS Contributing Spouse	996.41	996.41	-	0.0%	
		DS Contract Holder	996.41	976.41	20.00	2.0%	
	Contract SLIP	Blue Access	Family without MedicareBlue Rx - Iowa	\$ 1,456.17	\$ 1,433.20	\$ 22.97	1.6%
			Family with MedicareBlue Rx - Iowa	850.00	850.00	-	0.0%
		Blue Advantage	Family without MedicareBlue Rx - Iowa	\$ 856.34	\$ 856.34	\$ -	0.0%
		Deductible 3 Plus	Single before Medicare	\$ 854.84	\$ 834.84	\$ 20.00	2.3%
			Family without MedicareBlue Rx - Iowa	2,001.55	1,688.76	312.79	15.6%
			Family before Medicare	2,004.94	1,688.76	316.18	15.8%
		Gold Preferred*	Single before Medicare	\$ 619.10	\$ 599.10	\$ 20.00	3.2%
			Family with MedicareBlue Rx - Iowa	850.00	850.00	-	0.0%
Family before Medicare			1,453.20	1,433.20	20.00	1.4%	
Iowa Select		Family with MedicareBlue Rx - Iowa	\$ 1,154.19	\$ 1,154.19	\$ -	0.0%	
Program 3 Plus		Family with MedicareBlue Rx - Iowa	\$ 1,153.07	\$ 1,153.07	\$ -	0.0%	
Judicial AFSCME		Blue Access	Single	\$ 619.10	\$ 599.10	\$ 20.00	3.2%
			Family PT	1,453.20	716.60	736.60	50.7%
			Family	1,453.20	1,433.20	20.00	1.4%
			DS Contributing Spouse	726.60	726.60	-	0.0%
	DS Contract Holder		726.60	706.60	20.00	2.8%	
	Blue Advantage	Single	\$ 619.10	\$ 599.10	\$ 20.00	3.2%	
		Family PT	1,453.20	716.60	736.60	50.7%	
		Family	1,453.20	1,433.20	20.00	1.4%	
		DS Contributing Spouse	726.60	726.60	-	0.0%	
		DS Contract Holder	726.60	706.60	20.00	2.8%	
	Iowa Select	Single	\$ 847.04	\$ 827.04	\$ 20.00	2.4%	
		Family	1,986.69	1,688.77	297.92	15.0%	
		DS Contributing Spouse	993.35	993.35	-	0.0%	
		DS Contract Holder	993.35	973.35	20.00	2.0%	
	Program 3 Plus	Single	\$ 849.66	\$ 829.66	\$ 20.00	2.4%	
		Family	1,992.81	1,688.77	304.04	15.3%	
		DS Contributing Spouse	996.41	996.41	-	0.0%	
		DS Contract Holder	996.41	976.41	20.00	2.0%	

Attachment D

Unit	Plan	Type	Total Premium	State Share	Employee	Employee Pct.
Judicial Non-Contract	Blue Access	Single PT	\$ 619.10	\$ 309.54	\$ 309.56	50.0%
		Single	619.10	599.10	20.00	3.2%
		FT/PT DS Contributing Spouse	726.60	726.60	-	0.0%
		FT/PT DS Contract Holder	726.60	706.60	20.00	2.8%
		Family PT	1,453.20	716.60	736.60	50.7%
		Family	1,453.20	1,433.20	20.00	1.4%
		DS Contributing Spouse	726.60	726.60	-	0.0%
		DS Contract Holder	726.60	706.60	20.00	2.8%
Judicial PPME	Blue Access	Single	\$ 619.10	\$ 619.10	\$ -	0.0%
		Family PT	1,453.20	716.60	736.60	50.7%
		Family	1,453.20	1,453.20	-	0.0%
		DS Contributing Spouse	726.60	726.60	-	0.0%
		DS Contract Holder	726.60	726.60	-	0.0%
	Blue Advantage	Single	\$ 619.10	\$ 619.10	\$ -	0.0%
		Family	1,453.20	1,453.20	-	0.0%
		DS Contract Holder	726.60	726.60	-	0.0%
	Iowa Select	Single	\$ 847.04	\$ 847.04	\$ -	0.0%
		Family	1,986.69	1,688.77	297.92	15.0%
	Program 3 Plus	Single	\$ 849.66	\$ 849.66	\$ -	0.0%
		Family	1,992.81	1,688.77	304.04	15.3%
Legislative	Blue Access	Single PT	\$ 648.50	\$ 324.24	\$ 324.26	50.0%
		Single	648.50	628.50	20.00	3.1%
		Family	1,521.99	1,501.99	20.00	1.3%
		DS Contributing Spouse	761.00	761.00	-	0.0%
		DS Contract Holder	761.00	741.00	20.00	2.6%
	Blue Advantage	Single	\$ 623.50	\$ 603.50	\$ 20.00	3.2%
		Family	1,463.63	1,443.63	20.00	1.4%
		DS Contributing Spouse	731.82	731.82	-	0.0%
		DS Contract Holder	731.82	711.82	20.00	2.7%
	Deductible 3 Plus	Single	\$ 862.83	\$ 842.83	\$ 20.00	2.3%
		Family	2,024.41	1,712.93	311.48	15.4%
		DS Contributing Spouse	1,012.21	1,012.21	-	0.0%
		DS Contract Holder	1,012.21	992.21	20.00	2.0%
	Iowa Select	Single	\$ 859.24	\$ 839.24	\$ 20.00	2.3%
		Family	2,015.21	1,712.93	302.28	15.0%
		DS Contributing Spouse	1,007.61	1,007.61	-	0.0%
		DS Contract Holder	1,007.61	987.61	20.00	2.0%
	Non-Contract	Blue Access	DS Contributing Spouse	\$ 761.00	\$ 608.80	\$ 152.20
DS Contributing Spouse			761.00	608.80	152.20	20.0%
DS Contract Holder			761.00	608.80	152.20	20.0%
DS Contract Holder			761.00	719.80	41.20	5.4%
Blue Advantage		DS Contributing Spouse	\$ 731.82	\$ 585.46	\$ 146.36	20.0%
		DS Contract Holder	731.82	696.46	35.36	4.8%
Deductible 3 Plus		Single	\$ 862.83	\$ 690.39	\$ 172.44	20.0%
		Family	2,024.41	1,619.65	404.76	20.0%
		DS Contributing Spouse	1,012.21	809.77	202.44	20.0%
		DS Contributing Spouse	1,012.21	809.77	202.44	20.0%
		DS Contract Holder	1,012.21	809.77	202.44	20.0%
		DS Contract Holder	1,012.21	920.77	91.44	9.0%
Iowa Select		Single	\$ 859.24	\$ 687.52	\$ 171.72	20.0%
		Family	2,015.21	1,612.29	402.92	20.0%
		DS Contributing Spouse	1,007.61	806.09	201.52	20.0%
		DS Contract Holder	1,007.61	917.09	90.52	9.0%

Attachment D

Unit	Plan	Type	Total Premium	State Share	Employee	Employee Pct.	
Non-Contract SLIP	Blue Access	Single	\$ 648.50	\$ 518.92	\$ 129.58	20.0%	
		Single	648.51	629.93	18.58	2.9%	
		Family	1,521.99	1,217.59	304.40	20.0%	
		Family	1,522.00	1,328.72	193.28	12.7%	
		Family	889.34	889.34	-	0.0%	
	Blue Advantage	Single	\$ 623.51	\$ 498.93	\$ 124.58	20.0%	
		Single	623.51	609.93	13.58	2.2%	
		Family	1,463.63	1,171.03	292.60	20.0%	
		Family	1,463.63	1,282.03	181.60	12.4%	
	Deductible 3 Plus	Single	\$ 862.83	\$ 801.39	\$ 61.44	7.1%	
		Family	2,024.41	1,730.65	293.76	14.5%	
		Family	2,022.12	1,730.66	291.46	14.4%	
	Gold Preferred*	Family	\$ 1,386.47	\$ 1,109.19	\$ 277.28	20.0%	
		Family	1,525.67	1,109.19	416.48	27.3%	
	Iowa Select	Single	\$ 859.24	\$ 798.52	\$ 60.72	7.1%	
		Family	2,015.21	1,723.29	291.92	14.5%	
		Family	1,170.58	1,170.58	-	0.0%	
	SPOC	Alliance Select	Single	\$ 428.85	\$ 343.07	\$ 85.78	20.0%
			Single	428.85	408.89	19.96	4.7%
			Family	1,316.14	1,052.90	263.24	20.0%
Family			1,316.14	1,118.72	197.42	15.0%	
Employee and Spouse			878.28	702.62	175.66	20.0%	
Employee and Spouse			878.28	768.44	109.84	12.5%	
Employee and Child(ren)			811.81	649.45	162.36	20.0%	
Employee and Child(ren)			811.81	715.27	96.54	11.9%	
DS Contributing Spouse			658.07	526.45	131.62	20.0%	
DS Contributing Spouse			658.07	526.45	131.62	20.0%	
DS Contract Holder			658.07	592.27	65.80	10.0%	
UE/IUP			Blue Access	Single	\$ 619.10	\$ 599.10	\$ 20.00
	Family PT	1,453.20		716.60	736.60	50.7%	
	Family	1,453.20		1,433.20	20.00	1.4%	
	DS Contributing Spouse	726.60		726.60	-	0.0%	
	DS Contract Holder	726.60		726.60	-	0.0%	
	Blue Advantage	Single	\$ 619.10	\$ 599.10	\$ 20.00	3.2%	
		Family	1,435.20	1,433.20	2.00	0.1%	
		DS Contributing Spouse	726.60	726.60	-	0.0%	
		DS Contract Holder	726.60	726.60	-	0.0%	
	Deductible 3 Plus	Single	\$ 854.84	\$ 834.84	\$ 20.00	2.3%	
		FT/PT DS Contributing Spouse	1,002.47	1,002.47	-	0.0%	
		FT/PT DS Contract Holder	1,002.47	1,002.47	-	0.0%	
		Family	2,004.94	1,688.76	316.18	15.8%	
		DS Contributing Spouse	1,002.47	1,002.47	-	0.0%	
		DS Contract Holder	1,002.47	1,002.47	-	0.0%	
	Iowa Select	Single	\$ 847.04	\$ 827.04	\$ 20.00	2.4%	
		Family	1,986.69	1,688.77	297.92	15.0%	
		DS Contributing Spouse	993.35	993.35	-	0.0%	
		DS Contract Holder	993.35	993.35	-	0.0%	

\*The Gold Preferred Plan is no longer offered and the rates shown are for Blue Access.