

Medical & Dental Premiums July 1, 2012

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STANDARD RATE - Employee only							
Avera Employee				Sanford Employee			
BFTE	Employee Pays	District Pays	Total Premium	BFTE	Employee Pays	District Pays	Total Premium
1.00	89.44	310.73	400.17	1.00	89.44	310.73	400.17
0.95	104.98	295.19	400.17	0.95	104.98	295.19	400.17
0.90	120.51	279.66	400.17	0.90	120.51	279.66	400.17
0.85	136.05	264.12	400.17	0.85	136.05	264.12	400.17
0.80	151.59	248.58	400.17	0.80	151.59	248.58	400.17
0.75	167.12	233.05	400.17	0.75	167.12	233.05	400.17
0.70	182.66	217.51	400.17	0.70	182.66	217.51	400.17
0.65	198.20	201.97	400.17	0.65	198.20	201.97	400.17
0.60	213.73	186.44	400.17	0.60	213.73	186.44	400.17
0.55	229.27	170.90	400.17	0.55	229.27	170.90	400.17
0.50	244.81	155.36	400.17	0.50	244.81	155.36	400.17
0.45	260.34	139.83	400.17	0.45	260.34	139.83	400.17
0.40	275.88	124.29	400.17	0.40	275.88	124.29	400.17
0.35	291.41	108.76	400.17	0.35	291.41	108.76	400.17
0.30	306.95	93.22	400.17	0.30	306.95	93.22	400.17
0.25	322.49	77.68	400.17	0.25	322.49	77.68	400.17
0.20	338.02	62.15	400.17	0.20	338.02	62.15	400.17
0.15	353.56	46.61	400.17	0.15	353.56	46.61	400.17
0.10	369.10	31.07	400.17	0.10	369.10	31.07	400.17
0.05	384.63	15.54	400.17	0.05	384.63	15.54	400.17

STANDARD RATE - Employee +1							
Avera Employee + 1				Sanford Employee + 1			
BFTE	Employee Pays	District Pays	Total Premium	BFTE	Employee Pays	District Pays	Total Premium
1.00	196.77	683.61	880.38	1.00	196.77	683.61	880.38
0.95	230.95	649.43	880.38	0.95	230.95	649.43	880.38
0.90	265.13	615.25	880.38	0.90	265.13	615.25	880.38
0.85	299.31	581.07	880.38	0.85	299.31	581.07	880.38
0.80	333.49	546.89	880.38	0.80	333.49	546.89	880.38
0.75	367.67	512.71	880.38	0.75	367.67	512.71	880.38
0.70	401.85	478.53	880.38	0.70	401.85	478.53	880.38
0.65	436.03	444.35	880.38	0.65	436.03	444.35	880.38
0.60	470.21	410.17	880.38	0.60	470.21	410.17	880.38
0.55	504.39	375.99	880.38	0.55	504.39	375.99	880.38
0.50	538.58	341.80	880.38	0.50	538.58	341.80	880.38
0.45	572.76	307.62	880.38	0.45	572.76	307.62	880.38
0.40	606.94	273.44	880.38	0.40	606.94	273.44	880.38
0.35	641.12	239.26	880.38	0.35	641.12	239.26	880.38
0.30	675.30	205.08	880.38	0.30	675.30	205.08	880.38
0.25	709.48	170.90	880.38	0.25	709.48	170.90	880.38
0.20	743.66	136.72	880.38	0.20	743.66	136.72	880.38
0.15	777.84	102.54	880.38	0.15	777.84	102.54	880.38
0.10	812.02	68.36	880.38	0.10	812.02	68.36	880.38
0.05	846.20	34.18	880.38	0.05	846.20	34.18	880.38

STANDARD RATE - Family							
Avera Family				Sanford Family			
BFTE	Employee Pays	District Pays	Total Premium	BFTE	Employee Pays	District Pays	Total Premium
1.00	286.20	994.36	1280.56	1.00	286.20	994.36	1280.56
0.95	335.92	944.64	1280.56	0.95	335.92	944.64	1280.56
0.90	385.64	894.92	1280.56	0.90	385.64	894.92	1280.56
0.85	435.35	845.21	1280.56	0.85	435.35	845.21	1280.56
0.80	485.07	795.49	1280.56	0.80	485.07	795.49	1280.56
0.75	534.79	745.77	1280.56	0.75	534.79	745.77	1280.56
0.70	584.51	696.05	1280.56	0.70	584.51	696.05	1280.56
0.65	634.23	646.33	1280.56	0.65	634.23	646.33	1280.56
0.60	683.94	596.62	1280.56	0.60	683.94	596.62	1280.56
0.55	733.66	546.90	1280.56	0.55	733.66	546.90	1280.56
0.50	783.38	497.18	1280.56	0.50	783.38	497.18	1280.56
0.45	833.10	447.46	1280.56	0.45	833.10	447.46	1280.56
0.40	882.82	397.74	1280.56	0.40	882.82	397.74	1280.56
0.35	932.53	348.03	1280.56	0.35	932.53	348.03	1280.56
0.30	982.25	298.31	1280.56	0.30	982.25	298.31	1280.56
0.25	1,031.97	248.59	1280.56	0.25	1,031.97	248.59	1280.56
0.20	1,081.69	198.87	1280.56	0.20	1,081.69	198.87	1280.56
0.15	1,131.41	149.15	1280.56	0.15	1,131.41	149.15	1280.56
0.10	1,181.12	99.44	1280.56	0.10	1,181.12	99.44	1280.56
0.05	1,230.84	49.72	1280.56	0.05	1,230.84	49.72	1280.56

WELLNESS RATE - Employee only							
Avera Employee				Sanford Employee			
BFTE	Employee Pays	District Pays	Total Premium	BFTE	Employee Pays	District Pays	Total Premium
1.00	70.94	329.23	400.17	1.00	70.94	329.23	400.17
0.95	87.40	312.77	400.17	0.95	87.40	312.77	400.17
0.90	103.86	296.31	400.17	0.90	103.86	296.31	400.17
0.85	120.32	279.85	400.17	0.85	120.32	279.85	400.17
0.80	136.79	263.38	400.17	0.80	136.79	263.38	400.17
0.75	153.25	246.92	400.17	0.75	153.25	246.92	400.17
0.70	169.71	230.46	400.17	0.70	169.71	230.46	400.17
0.65	186.17	214.00	400.17	0.65	186.17	214.00	400.17
0.60	202.63	197.54	400.17	0.60	202.63	197.54	400.17
0.55	219.09	181.08	400.17	0.55	219.09	181.08	400.17
0.50	235.56	164.61	400.17	0.50	235.56	164.61	400.17
0.45	252.02	148.15	400.17	0.45	252.02	148.15	400.17
0.40	268.48	131.69	400.17	0.40	268.48	131.69	400.17
0.35	284.94	115.23	400.17	0.35	284.94	115.23	400.17
0.30	301.40	98.77	400.17	0.30	301.40	98.77	400.17
0.25	317.86	82.31	400.17	0.25	317.86	82.31	400.17
0.20	334.32	65.85	400.17	0.20	334.32	65.85	400.17
0.15	350.79	49.38	400.17	0.15	350.79	49.38	400.17
0.10	367.25	32.92	400.17	0.10	367.25	32.92	400.17
0.05	383.71	16.46	400.17	0.05	383.71	16.46	400.17

WELLNESS RATE - Employee +1							
Avera Employee + 1				Sanford Employee + 1			
BFTE	Employee Pays	District Pays	Total Premium	BFTE	Employee Pays	District Pays	Total Premium
1.00	156.07	724.31	880.38	1.00	156.07	724.31	880.38
0.95	192.29	688.09	880.38	0.95	192.29	688.09	880.38
0.90	228.50	651.88	880.38	0.90	228.50	651.88	880.38
0.85	264.72	615.66	880.38	0.85	264.72	615.66	880.38
0.80	300.93	579.45	880.38	0.80	300.93	579.45	880.38
0.75	337.15	543.23	880.38	0.75	337.15	543.23	880.38
0.70	373.36	507.02	880.38	0.70	373.36	507.02	880.38
0.65	409.58	470.80	880.38	0.65	409.58	470.80	880.38
0.60	445.79	434.59	880.38	0.60	445.79	434.59	880.38
0.55	482.01	398.37	880.38	0.55	482.01	398.37	880.38
0.50	518.23	362.15	880.38	0.50	518.23	362.15	880.38
0.45	554.44	325.94	880.38	0.45	554.44	325.94	880.38
0.40	590.66	289.72	880.38	0.40	590.66	289.72	880.38
0.35	626.87	253.51	880.38	0.35	626.87	253.51	880.38
0.30	663.09	217.29	880.38	0.30	663.09	217.29	880.38
0.25	699.30	181.08	880.38	0.25	699.30	181.08	880.38
0.20	735.52	144.86	880.38	0.20	735.52	144.86	880.38
0.15	771.73	108.65	880.38	0.15	771.73	108.65	880.38
0.10	807.95	72.43	880.38	0.10	807.95	72.43	880.38
0.05	844.16	36.22	880.38	0.05	844.16	36.22	880.38

WELLNESS RATE - Family							
Avera Family				Sanford Family			
BFTE	Employee Pays	District Pays	Total Premium	BFTE	Employee Pays	District Pays	Total Premium
1.00	227.00	1,053.56	1280.56	1.00	227.00	1,053.56	1280.56
0.95	279.68	1,000.88	1280.56	0.95	279.68	1,000.88	1280.56
0.90	332.36	948.20	1280.56	0.90	332.36	948.20	1280.56
0.85	385.03	895.53	1280.56	0.85	385.03	895.53	1280.56
0.80	437.71	842.85	1280.56	0.80	437.71	842.85	1280.56
0.75	490.39	790.17	1280.56	0.75	490.39	790.17	1280.56
0.70	543.07	737.49	1280.56	0.70	543.07	737.49	1280.56
0.65	595.75	684.81	1280.56	0.65	595.75	684.81	1280.56
0.60	648.42	632.14	1280.56	0.60	648.42	632.14	1280.56
0.55	701.10	579.46	1280.56	0.55	701.10	579.46	1280.56
0.50	753.78	526.78	1280.56	0.50	753.78	526.78	1280.56
0.45	806.46	474.10	1280.56	0.45	806.46	474.10	1280.56
0.40	859.14	421.42	1280.56	0.40	859.14	421.42	1280.56
0.35	911.81	368.75	1280.56	0.35	911.81	368.75	1280.56
0.30	964.49	316.07	1280.56	0.30	964.49	316.07	1280.56
0.25	1,017.17	263.39	1280.56	0.25	1,017.17	263.39	1280.56
0.20	1,069.85	210.71	1280.56	0.20	1,069.85	210.71	1280.56
0.15	1,122.53	158.03	1280.56	0.15	1,122.53	158.03	1280.56
0.10	1,175.20	105.36	1280.56	0.10	1,175.20	105.36	1280.56
0.05	1,227.88	52.68	1280.56	0.05	1,227.88	52.68	1280.56

Tier 3 Standard Medical Rates

Effective 7-1-12			
Tier 3 - Standard Rate Employee			
BFTE	Employee Pays	District Pays	Total Premium
1.00	98.39	341.81	440.20

Effective 7-1-12			
Tier 3 - Standard Rate Emp + 1			
BFTE	Employee Pays	District Pays	Total Premium
1.00	216.45	751.97	968.42

Effective 7-1-12			
Tier 3 - Standard Rate Family			
BFTE	Employee Pays	District Pays	Total Premium
1.00	314.83	1093.75	1408.58

Tier 3 Wellness Medical Rates

Effective 7-1-12			
Tier 3 - Wellness Rate Employee			
BFTE	Employee Pays	District Pays	Total Premium
1.00	78.04	362.17	440.21

Effective 7-1-12			
Tier 3 - Wellness Rate Emp + 1			
BFTE	Employee Pays	District Pays	Total Premium
1.00	171.67	796.77	968.44

Effective 7-1-12			
Tier 3 - Wellness Rate Family			
BFTE	Employee Pays	District Pays	Total Premium
1.00	249.71	1158.92	1408.63

Retiree and COBRA Medical Rates Avera/Sanford/Tier 3

Effective 7-1-12			
Early Retiree/COBRA Single – Avera/Sanford			
BFTE	Employee Pays	District Pays	Total Premium
1.00	408.00	0.00	408.00
Early Retiree			421.57
COBRA			420.75

Effective 7-1-12			
Early Retiree/COBRA Single - Tier 3			
BFTE	Employee Pays	District Pays	Total Premium
1.00	448.80	0.00	448.80
Early Retiree			463.18
COBRA			462.37

Effective 7-1-12			
Early Retiree/COBRA Emp + 1 – Avera/Sanford			
BFTE	Employee Pays	District Pays	Total Premium
1.00	897.60	0.00	897.60
Early Retiree			927.84
COBRA			927.03

Effective 7-1-12			
Early Retiree/COBRA Emp + 1 - Tier 3			
BFTE	Employee Pays	District Pays	Total Premium
1.00	987.36	0.00	987.36
Early Retiree			1019.40
COBRA			1018.58

Effective 7-1-12			
Early Retiree/COBRA Family – Avera/Sanford			
BFTE	Employee Pays	District Pays	Total Premium
1.00	1305.60		1305.60
Early Retiree			1344.00
COBRA			1343.19

Effective 7-1-12			
Early Retiree/COBRA Family - Tier 3			
BFTE	Employee Pays	District Pays	Total Premium
1.00	1436.14	0.00	1436.14
Early Retiree			1477.15
COBRA			1476.34

DENTAL							
Dental Single				Dental Family			
BFTE	Employee Pays	District Pays	Total Premium	BFTE	Employee Pays	District Pays	Total Premium
1.00	9.76	27.06	36.82	1.00	39.84	65.57	105.41
0.95	11.11	25.71	36.82	0.95	43.12	62.29	105.41
0.90	12.47	24.35	36.82	0.90	46.40	59.01	105.41
0.85	13.82	23.00	36.82	0.85	49.68	55.73	105.41
0.80	15.17	21.65	36.82	0.80	52.95	52.46	105.41
0.75	16.53	20.29	36.82	0.75	56.23	49.18	105.41
0.70	17.88	18.94	36.82	0.70	59.51	45.90	105.41
0.65	19.23	17.59	36.82	0.65	62.79	42.62	105.41
0.60	20.58	16.24	36.82	0.60	66.07	39.34	105.41
0.55	21.94	14.88	36.82	0.55	69.35	36.06	105.41
0.50	23.29	13.53	36.82	0.50	72.63	32.78	105.41
0.45	24.64	12.18	36.82	0.45	75.90	29.51	105.41
0.40	26.00	10.82	36.82	0.40	79.18	26.23	105.41
0.35	27.35	9.47	36.82	0.35	82.46	22.95	105.41
0.30	28.70	8.12	36.82	0.30	85.74	19.67	105.41
0.25	30.06	6.76	36.82	0.25	89.02	16.39	105.41
0.20	31.41	5.41	36.82	0.20	92.30	13.11	105.41
0.15	32.76	4.06	36.82	0.15	95.57	9.84	105.41
0.10	34.11	2.71	36.82	0.10	98.85	6.56	105.41
0.05	35.47	1.35	36.82	0.05	102.13	3.28	105.41
Cobra			37.56	Cobra			107.52