



# State of Connecticut - Office of the State Comptroller

## Healthcare Policy & Benefit Services Division

### 2012 - 2013 Biweekly Medical Insurance Rates

|                                                      |               | Total<br>Monthly<br>Premium | Monthly<br>Medical<br>Premium | Monthly<br>State Share<br>Rx Drug | Monthly<br>Medical<br>State Share | Monthly<br>Employee<br>Share | BW State<br>Share Rx<br>Drug | BW State<br>Share<br>Medical | BW<br>Employee<br>Share |
|------------------------------------------------------|---------------|-----------------------------|-------------------------------|-----------------------------------|-----------------------------------|------------------------------|------------------------------|------------------------------|-------------------------|
| <b>Anthem</b><br>Point of Service                    | Employee Only | \$624.24                    | \$501.36                      | \$122.88                          | \$429.45                          | \$71.91                      | \$56.71                      | \$198.21                     | \$33.19                 |
|                                                      | Employee +1   | \$1,373.33                  | \$1,102.99                    | \$270.34                          | \$854.55                          | \$248.44                     | \$124.77                     | \$394.41                     | \$114.66                |
|                                                      | Family        | \$1,685.45                  | \$1,353.67                    | \$331.78                          | \$1,066.64                        | \$287.03                     | \$153.13                     | \$492.30                     | \$132.48                |
|                                                      | FLES          | \$1,061.21                  | \$852.31                      | \$208.90                          | \$723.59                          | \$128.72                     | \$96.42                      | \$333.96                     | \$59.41                 |
| <b>Anthem</b><br>Point of Enrollment                 | Employee Only | \$604.18                    | \$481.30                      | \$122.88                          | \$425.53                          | \$55.77                      | \$56.71                      | \$196.40                     | \$25.74                 |
|                                                      | Employee +1   | \$1,329.20                  | \$1,058.86                    | \$270.34                          | \$890.85                          | \$168.01                     | \$124.77                     | \$411.16                     | \$77.54                 |
|                                                      | Family        | \$1,631.29                  | \$1,299.51                    | \$331.78                          | \$1,075.86                        | \$223.65                     | \$153.13                     | \$496.55                     | \$103.22                |
|                                                      | FLES          | \$1,027.11                  | \$818.21                      | \$208.90                          | \$705.95                          | \$112.26                     | \$96.42                      | \$325.82                     | \$51.81                 |
| <b>Anthem</b><br>Point of Enrollment -<br>Gatekeeper | Employee Only | \$601.78                    | \$478.90                      | \$122.88                          | \$428.13                          | \$50.77                      | \$56.71                      | \$197.60                     | \$23.43                 |
|                                                      | Employee +1   | \$1,323.92                  | \$1,053.58                    | \$270.34                          | \$906.76                          | \$146.82                     | \$124.77                     | \$418.50                     | \$67.76                 |
|                                                      | Family        | \$1,624.81                  | \$1,293.03                    | \$331.78                          | \$1,104.39                        | \$188.64                     | \$153.13                     | \$509.72                     | \$87.06                 |
|                                                      | FLES          | \$1,023.03                  | \$814.13                      | \$208.90                          | \$715.41                          | \$98.72                      | \$96.42                      | \$330.19                     | \$45.56                 |
| <b>Anthem</b><br>Preferred                           | Employee Only | \$893.97                    | \$771.09                      | \$122.88                          | \$599.09                          | \$172.00                     | \$56.71                      | \$276.50                     | \$79.38                 |
|                                                      | Employee +1   | \$1,966.74                  | \$1,696.40                    | \$270.34                          | \$1,194.09                        | \$502.31                     | \$124.77                     | \$551.12                     | \$231.84                |
|                                                      | Family        | \$2,413.72                  | \$2,081.94                    | \$331.78                          | \$1,491.54                        | \$590.40                     | \$153.13                     | \$688.40                     | \$272.49                |
|                                                      | FLES          | \$1,519.75                  | \$1,310.85                    | \$208.90                          | \$966.47                          | \$344.38                     | \$96.42                      | \$446.06                     | \$158.94                |
| <b>Anthem</b><br>Anthem Out of Area                  | Employee Only | \$855.41                    | \$732.53                      | \$122.88                          | \$660.62                          | \$71.91                      | \$56.71                      | \$304.90                     | \$33.19                 |
|                                                      | Employee +1   | \$1,881.91                  | \$1,611.57                    | \$270.34                          | \$1,363.13                        | \$248.44                     | \$124.77                     | \$629.14                     | \$114.66                |
|                                                      | Family        | \$2,309.61                  | \$1,977.83                    | \$331.78                          | \$1,690.80                        | \$287.03                     | \$153.13                     | \$780.37                     | \$132.48                |
|                                                      | FLES          | \$1,454.20                  | \$1,245.30                    | \$208.90                          | \$1,116.58                        | \$128.72                     | \$96.42                      | \$515.34                     | \$59.41                 |
| <b>Oxford</b><br>Freedom Select POS                  | Employee Only | \$506.53                    | \$391.57                      | \$114.96                          | \$333.22                          | \$58.35                      | \$53.06                      | \$153.79                     | \$26.93                 |
|                                                      | Employee +1   | \$1,114.36                  | \$861.45                      | \$252.91                          | \$659.86                          | \$201.59                     | \$116.73                     | \$304.55                     | \$93.04                 |
|                                                      | Family        | \$1,367.63                  | \$1,057.24                    | \$310.39                          | \$824.33                          | \$232.91                     | \$143.26                     | \$380.46                     | \$107.50                |
|                                                      | FLES          | \$861.10                    | \$665.67                      | \$195.43                          | \$561.22                          | \$104.45                     | \$90.20                      | \$259.02                     | \$48.21                 |
| <b>Oxford</b><br>HMO Select                          | Employee Only | \$481.97                    | \$367.01                      | \$114.96                          | \$322.52                          | \$44.49                      | \$53.06                      | \$148.86                     | \$20.53                 |
|                                                      | Employee +1   | \$1,060.33                  | \$807.42                      | \$252.91                          | \$673.39                          | \$134.03                     | \$116.73                     | \$310.80                     | \$61.86                 |
|                                                      | Family        | \$1,301.32                  | \$990.93                      | \$310.39                          | \$812.52                          | \$178.41                     | \$143.26                     | \$375.01                     | \$82.34                 |
|                                                      | FLES          | \$819.35                    | \$623.92                      | \$195.43                          | \$534.37                          | \$89.55                      | \$90.20                      | \$246.63                     | \$41.33                 |
| <b>Oxford</b><br>HMO                                 | Employee Only | \$443.33                    | \$328.37                      | \$114.96                          | \$290.60                          | \$37.77                      | \$53.06                      | \$134.12                     | \$17.43                 |
|                                                      | Employee +1   | \$975.32                    | \$722.41                      | \$252.91                          | \$614.25                          | \$108.16                     | \$116.73                     | \$283.50                     | \$49.92                 |
|                                                      | Family        | \$1,196.99                  | \$886.60                      | \$310.39                          | \$747.63                          | \$138.97                     | \$143.26                     | \$345.06                     | \$64.14                 |
|                                                      | FLES          | \$753.66                    | \$558.23                      | \$195.43                          | \$485.50                          | \$72.73                      | \$90.20                      | \$224.08                     | \$33.57                 |
| <b>Oxford</b><br>Oxford Out of Area                  | Employee Only | \$537.23                    | \$422.27                      | \$114.96                          | \$363.92                          | \$58.35                      | \$53.06                      | \$167.96                     | \$26.93                 |
|                                                      | Employee +1   | \$1,181.90                  | \$928.99                      | \$252.91                          | \$727.40                          | \$201.59                     | \$116.73                     | \$335.72                     | \$93.04                 |
|                                                      | Family        | \$1,450.52                  | \$1,140.13                    | \$310.39                          | \$907.22                          | \$232.91                     | \$143.26                     | \$418.72                     | \$107.50                |
|                                                      | FLES          | \$913.29                    | \$717.86                      | \$195.43                          | \$613.41                          | \$104.45                     | \$90.20                      | \$283.11                     | \$48.21                 |