



KCTCS Health Insurance Premiums 2013 (Using 25% Reduction to State Non-Smoker Rates)

KCTCS Pers. System	Coverage Level	Commonwealth Optimum PPO			Commonwealth Maximum Choice				
		Premium	EE Cost	ER Cost	Premium	EE Cost	ER Cost		
<b>KCTCS</b>	Single	\$ 675.34	\$ 47.08	\$ 628.26	\$ 629.56	\$ 23.16	\$ 606.40		
<b>(25% reduction</b>	Parent Plus	\$ 961.84	\$ 165.00	\$ 796.84	\$ 912.62	\$ 105.00	\$ 807.62		
	Couple	\$ 1,476.00	\$ 409.50	\$ 1,066.50	\$ 1,273.08	\$ 297.00	\$ 976.08		
	Family	\$ 1,642.78	\$ 487.50	\$ 1,155.28	\$ 1,451.30	\$ 352.50	\$ 1,098.80		
	Cross Reference	\$ 812.52	\$ 52.36	\$ 760.16	\$ 715.20	\$ 33.94	\$ 681.26		
<b>State</b>	Single	\$ 675.34	\$ 62.76	\$ 612.58	\$ 629.56	\$ 30.88	\$ 598.68		
<b>Non</b>	Parent Plus	\$ 961.84	\$ 220.00	\$ 741.84	\$ 912.62	\$ 140.00	\$ 772.62		
<b>Smoker</b>	Couple	\$ 1,476.00	\$ 546.00	\$ 930.00	\$ 1,273.08	\$ 396.00	\$ 877.08		
	Family	\$ 1,642.78	\$ 650.00	\$ 992.78	\$ 1,451.30	\$ 470.00	\$ 981.30		
	Cross Reference	\$ 812.52	\$ 69.80	\$ 742.72	\$ 715.20	\$ 45.24	\$ 669.96		
<b>State</b>	Single	\$ 675.34	\$ 88.36	\$ 586.98	\$ 629.56	\$ 56.76	\$ 572.80		
<b>Smoker</b>	Parent Plus	\$ 961.84	\$ 274.00	\$ 687.84	\$ 912.62	\$ 193.80	\$ 718.82		
	Couple	\$ 1,476.00	\$ 600.78	\$ 875.22	\$ 1,273.08	\$ 450.34	\$ 822.74		
	Family	\$ 1,642.78	\$ 704.76	\$ 938.02	\$ 1,451.30	\$ 524.20	\$ 927.10		
	Cross Reference	\$ 812.52	\$ 95.04	\$ 717.48	\$ 715.20	\$ 70.38	\$ 644.82		
<b>KCTCS</b>	Single	\$ 675.34	\$ 47.08	\$ 628.26		<b>N/A</b>			
<b>Retiree</b>	Parent Plus	\$ 961.84	\$ 220.00	\$ 741.84					
<b>Under</b>	Couple	\$ 1,476.00	\$ 546.00	\$ 930.00					
<b>Age 65</b>	Family	\$ 1,642.78	\$ 650.00	\$ 992.78					
	Cross Reference	\$ 812.52	\$ 69.80	\$ 742.72					
<b>Note: 25% Reduction applied to State non-smoker employee contributions for KCTCS personnel system employees</b>									