



# Medical Benefits Overview

Presented on June 12, 2019



# 2019 Medical Insurance Cost

All Other Employee Groups	2019 PER PAY CHECK EMPLOYEE COST					
	January – June			September – December		
	EE Only	EE+1	Family	EE Only	EE+1	Family
Plan I	\$95.26	\$279.83	\$407.23	\$71.45	\$209.87	\$305.43
Plan II	\$43.95	\$206.55	\$313.13	\$32.96	\$154.92	\$234.85
Plan III	\$0.00	\$145.28	\$234.92	\$0.00	\$108.96	\$176.19

Teachers/ABE	2019 PER PAY CHECK EMPLOYEE COST			
	January – June		September – December	
	EE Only	Family	EE Only	Family
Plan I	\$30.00	\$463.63	\$30.00	\$347.73
Plan II	\$0.00	\$403.53	\$0.00	\$302.65
Plan III	\$0.00	\$358.90	\$0.00	\$269.18

ESP	2019 PER PAY CHECK EMPLOYEE COST			
	January – June		September – December	
	EE Only	Family	EE Only	Family
Plan I	\$86.19	\$574.83	\$64.64	\$431.12
Plan II	\$48.18	\$476.71	\$36.13	\$357.53
Plan III	\$19.94	\$403.85	\$14.96	\$302.89



# 2019 Medical Insurance Cost

All Other Employee Groups	2019 ANNUAL EMPLOYEE COST		
	EE Only	EE+1	Family
Plan I	\$1,714.68	\$5,036.88	\$7,330.21
Plan II	\$791.06	\$3,717.98	\$5,636.31
Plan III	\$0.00	\$2,614.97	\$4,228.54

Teachers/ABE	2019 ANNUAL EMPLOYEE COST	
	EE Only	Family
Plan I	\$600.00	\$8,345.48
Plan II	\$0.00	\$7,263.56
Plan III	\$0.00	\$6,460.28

ESP	2019 ANNUAL EMPLOYEE COST	
	EE Only	Family
Plan I	\$1,551.48	\$10,346.92
Plan II	\$867.20	\$8,580.76
Plan III	\$359.00	\$7,269.28



# 2020 Medical Insurance Cost

All Other Employee Groups	2020 PER PAY CHECK EMPLOYEE COST					
	January – June			September – December		
	EE Only	EE+1	Family	EE Only	EE+1	Family
Plan I	\$101.93	\$299.41	\$435.74	\$76.45	\$224.56	\$326.81
Plan II	\$47.02	\$221.01	\$335.05	\$35.27	\$165.76	\$251.29
Plan III	\$0.00	\$155.45	\$251.36	\$0.00	\$116.58	\$188.52

Teachers/ABE	2020 PER PAY CHECK EMPLOYEE COST			
	January – June		September – December	
	EE Only	Family	EE Only	Family
Plan I	\$30.00	\$518.06	\$30.00	\$388.55
Plan II	\$0.00	\$453.75	\$0.00	\$340.31
Plan III	\$0.00	\$406.00	\$0.00	\$304.50

ESP	2020 PER PAY CHECK EMPLOYEE COST			
	January – June		September – December	
	EE Only	Family	EE Only	Family
Plan I	\$120.61	\$663.68	\$90.46	\$497.76
Plan II	\$79.94	\$558.69	\$59.95	\$419.02
Plan III	\$49.73	\$480.73	\$37.30	\$360.55

*\*Assumes 7% increase under current contract language*

# 2020 Medical Insurance Cost\*

All Other Employee Groups	2020 ANNUAL EMPLOYEE COST		
	EE Only	EE+1	Family
Plan I	\$1,834.71	\$5,389.43	\$7,843.33
Plan II	\$846.44	\$3,978.24	\$6,030.85
Plan III	\$0.00	\$2,798.02	\$4,524.53

Teachers/ABE	2020 ANNUAL EMPLOYEE COST	
	EE Only	Family
Plan I	\$600.00	\$9,325.16
Plan II	\$0.00	\$8,167.51
Plan III	\$0.00	\$7,308.00

ESP	2020 ANNUAL EMPLOYEE COST	
	EE Only	Family
Plan I	\$2,171.04	\$11,946.20
Plan II	\$1,438.90	\$10,056.41
Plan III	\$895.13	\$8,653.13

*\*Assumes 7% increase under current contract language*

## Scenario #1 – EE Only Coverage

Samantha is a Special Education Assistant at an MPS High School. She is 26 years old and is in generally good health. Because she is a marathon runner, she would like to have coverage in the event that she sustains an injury. She has chosen **Plan 2** due to the fact that she can use the onsite Davis Center clinic for her occasional illnesses/needs.

- **Current (2019) annual employee cost under ESP Non-Enhanced Plan= \$867.20**
- **2020 annual employee cost under ESP Non-Enhanced Plan = \$1,438.90**
- **2020 annual employee cost under Enhanced Plan = \$846.44**



## Scenario #2 – EE Only Coverage

Jabril is a Child Care Assistant with Minneapolis Kids. He is healthy and does not see the doctor much, but he would like coverage for a rainy day. He is enrolled in **Plan 3**.

- **Current (2019) annual employee cost under ESP Non-Enhanced Plan = \$359.00**
- **2020 annual employee cost under ESP Non-Enhanced Plan = \$895.13**
- **2020 annual employee cost under Enhanced Plan = \$0.00**



## Scenario #3 – EE+1 Coverage

- Cedric is an School Success Program Assistant at one of our Middle Schools. He is married and his wife is a graduate student at U of M, studying sociology. Because she is not currently working and does not receive insurance through school, Cedric wants to add her to his MPS medical policy during open enrollment. They are generally healthy people, but they've been talking about starting a family in the next year or two ... so insurance is important. They're thinking Plan 1 may be the best due to his wife's family medical history of tough pregnancies.
- **Current (2019) annual employee cost under ESP Non-Enhanced Plan = \$10,346.92**  
*\* (Cedric must select family plan because EE+1 is not provided under non-enhanced plan)*
- **2020 annual employee cost under ESP Non-Enhanced Plan = \$11,946.20**  
*\* (Cedric must select family plan because EE+1 is not provided under non-enhanced plan)*
- **2020 annual employee cost under Enhanced Plan (EE+1) = \$5,389.43**  
*\* (And, if they convert to family coverage after the birth of a child, the annual rate would be \$7,849.33)*



## Scenario #4 – Family Coverage

Sienna is an Associate Educator and has been with MPS for 12 years. She and her wife have 3 school-age children who attend MPS schools. All 3 play sports. They have enrolled in **Plan 2**.

- **Current (2019) annual employee cost under ESP Non-Enhanced Plan = \$8,580.76**
- **2020 annual employee cost under ESP Non-Enhanced Plan = \$10,056.41**
- **2020 annual employee cost under Enhanced Plan = \$6,030.85**

