

State of Alabama
State Employee Health Insurance
2016 Southeastern States Survey

Prepared By:
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State Employees' Insurance Board
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State of Alabama
Southeastern States
Active Employee Composite Rate - Plan Year 2016
Employer's Insurance Contribution

State	Employer's Insurance Contribution to Active Employee Coverage				
	Single	Family	Monthly Composite	Annual Composite	Rank
Virginia	\$543.00	\$1,427.00	\$896.60	\$10,759.20	1
Tennessee	\$539.80	\$1,403.51	\$885.28	\$10,623.41	2
Florida	\$591.52	\$1,264.06	\$860.54	\$10,326.43	3
Kentucky	\$641.16	\$1,095.42	\$822.86	\$9,874.37	4
Texas	\$576.54	\$1,127.90	\$797.08	\$9,565.01	5
Georgia	\$456.93	\$1,204.61	\$756.00	\$9,072.02	6
Louisiana	\$490.06	\$895.26	\$652.14	\$7,825.68	7
South Carolina	\$371.82	\$904.76	\$585.00	\$7,019.95	8
West Virginia	\$400.00	\$817.00	\$566.80	\$6,801.60	9
Alabama	\$376.00	\$819.00	\$553.20	\$6,638.40	10
Arkansas	\$355.18	\$846.94	\$551.88	\$6,622.61	11
North Carolina	\$463.68	\$463.68	\$463.68	\$5,564.16	12
Mississippi	\$356.00	\$356.00	\$356.00	\$4,272.00	13
Average w/o Alabama	\$482.14	\$983.85	\$682.82	\$8,193.87	
Alabama Over/Under Average	(\$106.14)	(\$164.85)	(\$129.62)	(\$1,555.47)	
Median Employer's Contribution	\$463.68	\$904.76	\$652.14	\$7,825.68	
Alabama Over/Under Median	(\$87.68)	(\$85.76)	(\$98.94)	(\$1,187.28)	

Sources: **Alabama:** 2016 Rates - SEIB FY2016 Benefit Statement Information delivered to State Comptroller

Arkansas: 2016 Rates - <http://portal.arbenefits.org/Benefits/2016ASEActiveRatesWithout.pdf> - Premium Plan w/o Wellness Visit (State Share includes Plan Cont. funded by ASE Trust Fund)

Florida: 2016 Rates - http://mybenefits.myflorida.com/content/download/118950/652870/DSGL_-_Premium_Table_Effective_December_2015_for_January_2016_Coverage.pdf - PPO/HMO Std R

Georgia: 2016 Rates - <https://dch.georgia.gov/rates> - Rates reflect the BCBS Silver Plan. (Subsidized rate = employee rate, unsubsidized rate = total premium)

Kentucky: 2016 Rates - <https://personnel.ky.gov/KEHP/2016%20Benefits%20Selection%20Guide.pdf> - Rates reflect the LivingWell PPO Non-Smoker plan.

Louisiana: 2016 Rates - http://info.groupbenefits.org/docs/OGBforms/PremiumRates/2016/OGBJanuary2016Rates_Signed75_disclaimer_12-8-15.pdf - Magnolia Open Access Rates

Mississippi: 2016 Rates - http://knowyourbenefits.dfa.ms.gov/media/3527/cy_2016_premium_rates-1.pdf - Horizon Select rate

North Carolina: 2016 Rates - https://shp.nctreasurer.com/Rate%20Sheets/AE_16_RateSheet_Enhanced8020_NonMed_15_PRT.PDF- Enhanced 80/20 Plan rates with 3 wellness activities

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Tennessee: 2016 Rates - http://www.tn.gov/assets/entities/finance/benefits/attachments/premium_st_active_2016.pdf - Partnership PPO Plan Rates (Most popular plan)

Texas: 2016 Rates - <http://www.ers.state.tx.us/2016-Rates/> - HealthSelect of Texas Plan

Virginia: 2016 Rates - <http://www.dhrm.virginia.gov/docs/default-source/benefitsdocuments/ohb/2015-premiums041515.pdf?sfvrsn=0> - 7/1/15-6/30/16 Rates - COVA Care w/ expanded dental.

West Virginia: 2016 Rates - <http://www.peia.wv.gov/Forms-Downloads/Pages/Premium-Rates.aspx> - Regions 1&2 PEIA PPB-Plan A - \$30,000 - \$36,000 Salary Range

West Virginia: \$164 of the total State Share shown above is contributed by the Retiree Health Benefit Trust.

Note: Dental coverage premiums that are optional to the health insurance plan are not included in the employee premiums amounts.

Note: Composite rates assume 60% single contracts and 40% family contracts.

State of Alabama
Southeastern States
Active Employee Composite Rate - Plan Year 2016
Employee's Insurance Contribution

State	Employee's Insurance Contribution to Active Employee Coverage				Rank
	Single	Family	Monthly Composite	Annual Composite	
Arkansas	\$179.78	\$559.34	\$331.60	\$3,979.25	1
Louisiana	\$163.32	\$568.48	\$325.38	\$3,904.61	2
Kentucky	\$79.98	\$642.98	\$305.18	\$3,662.16	3
Mississippi	\$38.00	\$685.00	\$296.80	\$3,561.60	4
North Carolina	\$14.20	\$699.42	\$288.29	\$3,459.46	5
Texas	\$0.00	\$551.36	\$220.54	\$2,646.53	6
Georgia	\$105.33	\$369.74	\$211.09	\$2,533.13	7
Tennessee	\$118.50	\$308.09	\$194.34	\$2,332.03	8
South Carolina	\$97.68	\$327.90	\$189.77	\$2,277.22	9
Virginia	\$103.00	\$313.00	\$187.00	\$2,244.00	10
West Virginia	\$77.00	\$233.00	\$139.40	\$1,672.80	11
Alabama	\$37.00	\$248.00	\$121.40	\$1,456.80	12
Florida	\$50.00	\$180.00	\$102.00	\$1,224.00	13
Average w/o Alabama	\$85.57	\$453.19	\$232.62	\$2,791.40	
Alabama Over/Under Average	(\$48.57)	(\$205.19)	(\$111.22)	(\$1,334.60)	
Median Employee's Contribution	\$79.98	\$369.74	\$211.09	\$2,533.13	
Alabama Over/Under Median	(\$42.98)	(\$121.74)	(\$89.69)	(\$1,076.33)	

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West Virginia: 2016 Rates - <http://www.peia.wv.gov/Forms-Downloads/Pages/Premium-Rates.aspx> - Regions 1&2 PEIA PPB-Plan A - \$30,000 - \$36,000 Salary Range

West Virginia: \$164 of the total State Share shown above is contributed by the Retiree Health Benefit Trust.

Note: Dental coverage premiums that are optional to the health insurance plan are not included in the employee premiums amounts.

Note: Composite rates assume 60% single contracts and 40% family contracts.

State of Alabama
Southeastern States
Active Employee Composite Rate - Plan Year 2016
Total Insurance Contribution

State	Total Insurance Contribution to Active Employee Coverage				Rank
	Single	Family	Monthly Composite	Annual Composite	
Kentucky	\$721.14	\$1,738.40	\$1,128.04	\$13,536.53	1
Virginia	\$646.00	\$1,740.00	\$1,083.60	\$13,003.20	2
Tennessee	\$658.30	\$1,711.60	\$1,079.62	\$12,955.44	3
Texas	\$576.54	\$1,679.26	\$1,017.63	\$12,211.54	4
Louisiana	\$653.38	\$1,463.74	\$977.52	\$11,730.29	5
Georgia	\$562.26	\$1,574.35	\$967.10	\$11,605.15	6
Florida	\$641.52	\$1,444.06	\$962.54	\$11,550.43	7
Arkansas	\$534.96	\$1,406.28	\$883.49	\$10,601.86	8
South Carolina	\$469.50	\$1,232.66	\$774.76	\$9,297.17	9
North Carolina	\$477.88	\$1,163.10	\$751.97	\$9,023.62	10
West Virginia	\$477.00	\$1,050.00	\$706.20	\$8,474.40	11
Alabama	\$413.00	\$1,067.00	\$674.60	\$8,095.20	12
Mississippi	\$394.00	\$1,041.00	\$652.80	\$7,833.60	13
Average w/o Alabama	\$567.71	\$1,437.04	\$915.44	\$10,985.27	
Alabama Over/Under Average	(\$154.71)	(\$370.04)	(\$240.84)	(\$2,890.07)	
Median Total Contribution	\$562.26	\$1,444.06	\$962.54	\$11,550.43	
Alabama Over/Under Median	(\$149.26)	(\$377.06)	(\$287.94)	(\$3,455.23)	

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Mississippi: 2016 Rates - http://knowyourbenefits.dfa.ms.gov/media/3527/cy_2016_premium_rates-1.pdf - Horizon Select rate

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Note: Composite rates assume 60% single contracts and 40% family contracts.

State of Alabama
Southeastern States
Plan Year 2016 Active Employee Health Insurance Coverages and Rates

State	Coverages			Active Employee Health Insurance Premium Rates					
	Medical	Prescription Drug	Dental	Single Coverage			Family Coverage		
				Total Cost	Employee Share	State Share	Total Cost	Employee Share	State Share
Alabama	Yes	Yes	Optional	\$413.00	\$37.00	\$376.00	\$1,067.00	\$248.00	\$819.00
Arkansas	Yes	Yes	No	\$534.96	\$179.78	\$355.18	\$1,406.28	\$559.34	\$846.94
Florida	Yes	Yes	Optional	\$641.52	\$50.00	\$591.52	\$1,444.06	\$180.00	\$1,264.06
Georgia	Yes	Yes	No	\$562.26	\$105.33	\$456.93	\$1,574.35	\$369.74	\$1,204.61
Kentucky	Yes	Yes	No	\$721.14	\$79.98	\$641.16	\$1,738.40	\$642.98	\$1,095.42
Louisiana	Yes	Yes	No	\$653.38	\$163.32	\$490.06	\$1,463.74	\$568.48	\$895.26
Mississippi	Yes	Yes	No	\$394.00	\$38.00	\$356.00	\$1,041.00	\$685.00	\$356.00
North Carolina	Yes	Yes	No	\$477.88	\$14.20	\$463.68	\$1,163.10	\$699.42	\$463.68
South Carolina	Yes	Yes	Yes	\$469.50	\$97.68	\$371.82	\$1,232.66	\$327.90	\$904.76
Tennessee	Yes	Yes	Optional	\$658.30	\$118.50	\$539.80	\$1,711.60	\$308.09	\$1,403.51
Texas	Yes	Yes	Optional	\$576.54	\$0.00	\$576.54	\$1,679.26	\$551.36	\$1,127.90
Virginia	Yes	Yes	Yes	\$646.00	\$103.00	\$543.00	\$1,740.00	\$313.00	\$1,427.00
West Virginia	Yes	Yes	No	\$477.00	\$77.00	\$400.00	\$1,050.00	\$233.00	\$817.00
Average w/o Alabama				\$567.71	\$85.57	\$482.14	\$1,437.04	\$453.19	\$983.85
Percentage of Total					15.1%	84.9%		31.5%	68.5%
Alabama Over/Under Average				(\$154.71)	(\$48.57)	(\$106.14)	(\$370.04)	(\$205.19)	(\$164.85)
Median Active Employee Rates				\$562.26	\$79.98	\$463.68	\$1,444.06	\$369.74	\$904.76
Percentage of Total					14.2%	82.5%		25.6%	62.7%
Alabama Over/Under Median				(\$149.26)	(\$42.98)	(\$87.68)	(\$377.06)	(\$121.74)	(\$85.76)

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