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Premiums: State Active Employees and State Retirees

Participant Premiums Effective January 1, 2003 - June 30, 2003

Table 1: State Active Employee	Self-Funded State PPO*	Health Plan Of Nevada, HMO
Participant only	0.00	0.00
Participant + Spouse	147.81	103.45
Participant + Child(ren)	112.62	78.82
Participant + Family	256.59	179.58

Table 2: State Retirees (see note below)	Medicare	Self-Funded State PPO*	Health Plan Of Nevada, HMO	Senior Dimensions
Participant Only	No	104.55	0.00	n/a
Participant + Spouse	No	406.74	200.40	n/a
Participant + Child(ren)	No	334.79	150.05	n/a
Participant + Family	No	629.13	356.05	n/a
Surviving Spouse	No	375.72	238.92	n/a
Surviving Spouse + Child(ren)	No	661.63	439.03	n/a
Participant Only	Yes	0.00	0.00	0.00
Participant + Spouse	Yes	164.56	162.96	83.07**
Participant + Child(ren)	Yes	176.12	139.69	155.48**
Participant + Family	Yes	301.64	322.58	238.52**
Surviving Spouse	Yes	212.03	190.48	91.28**
Surviving Spouse + Child(ren)	Yes	431.00	363.96	284.37**
Participant/Spouse One w/ and One w/o	Yes	277.51	218.72	201.35**
Participant + Family One w/ and One w/o	Yes	427.00	384.46	358.94**

Note for State Retirees:

The State retiree premiums shown above are for those who retired prior to January 1, 1994.

If you retired after that date, please see Table 3: State Retiree Premium Adjustments.

From that schedule identify your years of service and then add or subtract, amount shown to the premium above.

Example: For a Participant + Spouse, without Medicare, covered under the State PPO Plan, who retired after January 1, 1994 with 12 years of service, add \$59.38 to the premium shown on Table 2 (\$406.74). In this example the total premium would be \$466.12.

Use this formula on the next page to calculate your own premium rate.

*Includes Hometown Health Partners and Sierra Health Care Options or Universal Health Network

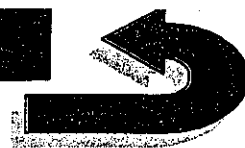
** 2003 Senior Dimension premiums are not final pending receipt of SMS Medicare approval expected in September.

ASSEMBLY GOVERNMENT AFFAIRS
DATE: 3/10/43 ROOM: 3143 EXHIBIT D
SUBMITTED BY: Pete Goicoechea

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(10)

State Retiree Premium Adjustments



Participant Premiums Effective January 1, 2003 - June 30, 2003

Table 3: State Retiree Premium Adjustments*	(+ or -) This Amount
Years of Service	
5	+ 197.92
6	+ 178.13
7	+ 158.33
8	+ 138.54
9	+ 118.75
10	+ 98.96
11	+ 79.17
12	+ 59.38
13	+ 39.58
14	+ 19.79
15	0.00
16	- 19.79
17	- 39.58
18	- 59.38
19	- 79.17
20 or more	- 98.96

\$104.55
- 98.96
\$5.89

\$711⁶⁷

*NOTE: These figures are drawn from subsidy amounts. These are not subsidy amounts.

Retirees-- Calculate Your Own Premiums

	Your Plan	Dependent Status	Table 2 Premiums	Years of Service	Table 3 Adjustment	Final Premium
Example 1:	Self-Funded PPO	Retiree + Spouse	406.74	12	\$ +59.38	466.12
Example 2:	Self-Funded PPO	Retiree + Spouse	406.74	18	\$ - 59.38	347.36
Your Information:						

Premiums: Non-State Active Employees and Non-State Retirees

Participant Premiums Effective January 1, 2003 - June 30, 2003

Non-State Active Employee	Self-Funded State PPO*	Health Plan Of Nevada, HMO
Participant only	468.42	261.56
Participant + Spouse	920.66	496.59
Participant + Child(ren)	812.98	440.64
Participant + Family	1,253.48	669.53

Non-State Retirees	Medicare	Self-Funded State PPO*	Health Plan Of Nevada, HMO	Senior Dimensions
Participant Only	No	711.67	258.77	n/a
Participant + Spouse	No	1,435.34	475.79	n/a
Participant + Child(ren)	No	1,263.04	417.51	n/a
Participant + Family	No	1,967.92	653.24	n/a
Surviving Spouse	No	699.59	247.57	n/a
Surviving Spouse + Child(ren)	No	1,250.96	406.31	n/a
Participant Only	Yes	251.87	205.63	106.43**
Participant + Spouse	Yes	475.18	388.67	190.26**
Participant + Child(ren)	Yes	572.37	376.20	296.61**
Participant + Family	Yes	686.85	567.14	363.55**
Surviving Spouse	Yes	220.94	194.43	95.23**
Surviving Spouse + Child(ren)	Yes	560.91	365.00	285.41**
Participant/Spouse One w/ and One w/o	Yes	643.75	438.39	337.14**
Participant + Family One w/ and One w/o	Yes	855.16	616.86	513.10**

*Includes Hometown Health Partners and Sierra Health Care Options or Universal Health Network.

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