

Memorandum

To: All employees who participate in the District 83 Insurance Program
From: Dr. Bruce Lane, Superintendent
Date: April 23, 2008
Subject: Open Enrollment & 2008/2009 Insurance Rates

- Effective July 1, 2007
 - PPO Plan:
 - All In-Network Services, currently covered at 100%, now paid at 90%/10%.
 - Wellness Benefit: \$300 annual benefit for insured adults and children
 - Vision Benefit: \$200 annual benefit for insured adults and children
 - HMO Plan:
 - \$10 physician office copay and \$50 emergency room copay
 - Employee responsible for 4.5% of HMO premium
- There are no changes this year.

Below are the rates for the school year July 1, 2008 – June 30, 2009.

	Monthly Premium	Annual Premium	Annual Board Share	Annual Employee Share	Monthly Employee Share
HMO with 4.5% co-payment (12.9% increase)					
Employee	\$ 384.98	\$ 4,619.76	\$ 4,411.87	\$ 207.89	\$ 17.32
Employee+1	\$ 747.89	\$ 8,974.68	\$ 8,570.82	\$ 403.86	\$ 33.66
Family	\$1,154.74	\$13,856.88	\$13,233.32	\$ 623.56	\$ 51.96
PPO with 9% co-payment (11.40% increase)					
Employee	\$ 558.34	\$ 6,700.08	\$ 6,097.07	\$ 603.01	\$ 50.25
Employee+1	\$1,035.32	\$12,423.84	\$11,305.69	\$1,118.15	\$ 93.18
Family	\$1,724.27	\$20,691.24	\$18,829.03	\$1,862.21	\$ 155.18
Dental with 0% co-payment (2.7% increase)					
Employee	\$ 33.04	\$ 396.48	\$ 396.48	_____	

OPEN ENROLLMENT WILL BE JUNE 1, 2008 TO JUNE 30, 2008; ANY CHANGES MADE DURING THIS TIME WILL BECOME EFFECTIVE SEPTEMBER 1, 2008. OPEN ENROLLMENT IS THE ONLY TIME YOU ARE ABLE TO CHANGE YOUR COVERAGE THIS YEAR UNLESS A SIGNIFICANT EVENT OCCURS. ANY CHANGE REQUESTED MUST BE MADE IN PERSON WITH SANDEE JOHNSON.

Any questions please call.

Thank you,
Santee Johnson
847-455-4413 ext. 223