

WELLS COUNTY PUBLIC LIBRARY
Health Insurance Cost Log/Increase Study
(Rates are Single Coverage)

<u>YEAR</u>	<u>MEDICAL & PRESCRIPTION</u>	<u>DENTAL</u>	<u>SUBTOTAL</u>	<u>% INCREASE FROM PREVIOUS YR</u>	<u>VISION</u>	<u>% INCREASE FROM PREVIOUS YR</u>	<u>GRAND TOTAL PREMIUM</u>	<u>GRAND TOTAL INCREASE %</u>	<u>How Much Library Pays/Month</u>	<u>How Much Employee Pays/ Month</u>
1999	\$189.73	\$18.90	\$208.63	N/A	\$7.46	N/A	\$216.09	N/A		
2000	\$202.44	\$18.90	\$221.34	6.09%	\$7.46	0.00%	\$228.80	5.88%		
2001	\$233.01	\$18.90	\$251.91	13.81%	\$9.92	32.98%	\$261.83	14.44%		
2002	\$284.74	\$18.90	\$303.64	20.54%	\$8.60	-13.31%	\$312.24	19.25%		
2003	\$424.92	\$19.18	\$444.10	46.26%	\$8.63	0.35%	\$452.73	44.99%		
2004	\$483.78	\$19.59	\$503.37	13.35%	\$6.96	-19.35%	\$510.33	12.72%		
2005	\$529.85	\$21.99	\$551.84	9.63%	\$6.96	0.00%	\$558.80	9.50%	\$518.80	\$40.00
2006	\$554.04	\$22.96	\$577.00	4.56%	\$8.76	25.86%	\$585.76	4.82%	\$545.76	\$40.00
2007	\$629.53	\$25.91	\$655.44	13.59%	\$8.76	0.00%	\$664.20	13.39%	\$594.20	\$70.00
2008	\$611.62	\$25.91	\$637.53	-2.73%	\$8.76	0.00%	\$646.29	-2.70%	\$576.29	\$70.00
2009	\$605.57	\$25.91	\$631.48	-0.95%	\$8.76	0.00%	\$640.24	-0.94%	\$570.24	\$70.00
2010	\$560.27	\$25.91	\$586.18	-7.17%	\$9.94	13.47%	\$596.12	-6.89%	\$561.18	\$25.00 2010 Changed to High Deductible HSA plan
2011	\$601.22	\$23.38	\$624.60	6.55%	\$9.94	0.00%	\$634.54	6.45%	\$578.60	\$46.00
2012	\$697.66	\$26.20	\$723.86	15.89%	\$10.35	4.12%	\$734.21	15.71%	\$623.86	\$100.00
2013	\$501.70	\$20.97	\$522.67	-27.79%	\$9.09	-12.17%	\$531.76	-27.57%	\$600.00	\$0.00 2013 Put money into their HSA accounts
2014	\$551.38	\$22.12	\$573.50	9.73%	\$9.09	0.00%	\$582.59	9.56%	\$600.00	\$0.00 2014 Put money into their HSA accounts
2015	\$643.28	\$0.00	\$643.28	12.17%	\$8.21	-9.68%	\$651.49	11.83%	\$600.00	\$13.33 2015 Received refund from Anthem paid \$38.16 extra a month
2016	\$649.78	\$0.00	\$649.78	1.01%	\$8.21	0.00%	\$657.99	1.00%	\$600.00	\$58.00
2017	\$666.39	\$0.00	\$666.39	2.56%	\$8.21	0.00%	\$674.60	2.52%	\$600.00	\$69.10 2017 Received refund from UHC paid \$5.50 extra a month
2018	\$623.28	\$0.00	\$623.28	-6.47%	\$8.21	0.00%	\$631.49	-6.39%	\$600.00	\$31.48
2019	\$770.91	\$0.00	\$770.91	23.69%	\$9.85	19.98%	\$780.76	23.64%	\$600.00	\$180.76

Jan 1 - Dec 31, 2019 Trustmark Healthcare Insurance Breakdown (per month & per pay)

	Health Plan Selected	Health Cost	Vision Plan Selected	Vision Cost	Totals	Employer Contributions (per month)	Amount Owes (per month)	Amount Owes (per pay)	
D. Archbold		\$0.00	Family	\$27.30	\$27.30	\$27.30	\$0.00	\$0.00	D. Archbold
L. Baumgartner		\$0.00	Family	\$27.30	\$27.30	\$27.30	\$0.00	\$0.00	L. Baumgartner
J. Dailey		\$0.00	Family	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	J. Dailey
S. Dailey	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$600.00	\$180.76	\$90.38	S. Dailey
T. Dustman	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$600.00	\$180.76	\$90.38	T. Dustman
J. Habegger	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$600.00	\$180.76	\$90.38	J. Habegger
S. MacNeill	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$600.00	\$180.76	\$90.38	S. MacNeill
E. Marshall	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$600.00	\$180.76	\$90.38	E. Marshall
J. Maxwell	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$600.00	\$180.76	\$90.38	J. Maxwell
D. Miller		\$0.00	Family	\$27.30	\$27.30	\$27.30	\$0.00	\$0.00	D. Miller
N. Reinhard	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$600.00	\$180.76	\$90.38	N. Reinhard
Grand Total						\$4,281.90	\$1,265.32	\$632.66	
Total		\$5,396.37		\$150.85	\$5,547.22			*2	
								\$1,265.32	
Life & AD&D 6.00 x 13				\$78.00	\$5,625.22				
		\$94,000.00	\$52,318.80	\$41,681.20					
		2019 Budget	Employer Contributions	Left in Budget					

Jan 1 - Dec 31, 2019 Trustmark Healthcare Insurance Breakdown (per month & per pay)

	Health Plan Selected	Health Cost	Vision Plan Selected	Vision Cost	Totals	Employer Contributions (per month)	Amount Owes (per month)	Amount Owes (per pay)	
D. Archbold		\$0.00	Family	\$27.30	\$27.30	\$27.30	\$0.00	\$0.00	D. Archbold
L. Baumgartner		\$0.00	Family	\$27.30	\$27.30	\$27.30	\$0.00	\$0.00	L. Baumgartner
J. Dailey		\$0.00	Family	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	J. Dailey
S. Dailey	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$680.76	\$100.00	\$50.00	S. Dailey
T. Dustman	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$680.76	\$100.00	\$50.00	T. Dustman
J. Habegger	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$680.76	\$100.00	\$50.00	J. Habegger
S. MacNeill	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$680.76	\$100.00	\$50.00	S. MacNeill
E. Marshall	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$680.76	\$100.00	\$50.00	E. Marshall
J. Maxwell	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$680.76	\$100.00	\$50.00	J. Maxwell
D. Miller		\$0.00	Family	\$27.30	\$27.30	\$27.30	\$0.00	\$0.00	D. Miller
N. Reinhard	HDHP POS 4000/80%	\$770.91	Employee	\$9.85	\$780.76	\$680.76	\$100.00	\$50.00	N. Reinhard
Grand Total						\$4,847.22	\$700.00	\$350.00	
Total		\$5,396.37		\$150.85	\$5,547.22			*2	
								\$700.00	
Life & AD&D 6.00 x 13				\$78.00	\$5,625.22				
		\$94,000.00	\$59,102.64	\$34,897.36					
		2019 Budget	Employer Contributions	Left in Budget					