Rutherford County, Tennessee
Risk Management
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1. To remove the current $50 charge required for participants enrolled in the medical HRA plan when treated at Med Point Clinics for non-preventative services as of 07/01/14.

2. Recommend to remain with the current EAP provider, Life Services, as of 06/01/14.

3. Recommend to adopt the Future Wellness Proposal and associated fees as presented in the handout.

4. Recommend that vision coverage be a stand alone benefit, 100% employee paid in 2015.

5. Recommend to adopt the dental rates as presented for 2015.

6. Recommend to adopt the 2015 budget, total medical expenditures for 2015 $62,337,375 (0%) increase.

7. Recommend 2015 Premium Proposal; blended rates proposed for active employees and U65 retirees; with contribution rate for actives lowered 1%.

8. Recommend rate structure as presented for Post 65 retiree's non-grandfathered-medical only. Single $228.40, Two-Party $456.80, 1 Over 1 Under, $486.47, and Family $582.43.

Analysis of EAP Proposals
Effective July 1, 2014

Assumptions:	
Eligible employees	5,300

FEES	LifeServices - CURRENT	LifeServices - Proposed	Deer Oak	eni	CIGNA	Aetna
Monthly Fee Per Employee Per Month (PEPM) includes 6 visits per incident	$1.66	$1.44	$1.49	$1.85	$1.97	$2.19
Total Monthly Cost	$8,798.00	$7,632.00	$7,897.00	$9,805.00	$10,441.00	$11,607.00
Total Annual Cost	$105,576.00	$91,584.00	$94,764.00	$117,660.00	$125,292.00	$139,284.00
Standard Kit Cost (based on topics):						
Cost per Kit	$0.00	$75.00 (10 free included annually)	Kits comparable to LifeService's are Not Available. Offer only 3 topic-specific brochures at no cost	Not Available	Not Available	Not Available
Annual Cost for Kits	$0.00	$8,250.00	Not Available	Not Available	Not Available	Not Available
Unlimited Visit Per Incident	Not Provided	Not Provided	Not Provided	$2.00	Not Available	Not Available
Rate Guarantee	3 years	3 years	3 years	3 years	3 years	3 years
PROVIDER NETWORK						
Tab III in each Proposal provided detailed listing of Provider Network		22 counselors in network. Providers in: Rutherford Co.= 13	183 counselors within a 45-mile radius of Rutherford Co. Providers in: Rutherford Co.= 27	42 counselors in-network. Providers in: Rutherford Co.= 5	119 counselors provided. Providers in: Rutherford Co.= 104	287 counselors within a 25-mile radius of Rutherford Co. Providers in: Rutherford Co.= 64
QUESTIONNAIRE						
Q #2. Number of years providing EAP and behavioral health services		34 years	22 years	Over 30 years	EAP since 1975 (39 years), mental health/ substance abuse services since 1974 (38 years)	Over 25 years
Q #6. NCQA accreditation status		None -Stand-alone EAP/does not fall under guidelines or regulations of an HMO, PPO, or MBHO	Nationwide network of more than 50,000 affiliates are credentialed to NCQA standards	Not NCQA accredited as this applies to health plans - not a health plan provider	Yes- full, three-year NCQA accreditation for all care centers nationwide through Dec 2014	NCQA does not apply to EAP
Q #13. Describe what services are routinely included in the EAP		24-hour toll free line, unique web service. All calls answered 24/7/365 and are unlimited and never charged as a session. Do not utilize automated answering systems. Face-to-face clinical assessment and counseling whenever possible. Employee orientation, ongoing promotion, confidentiality, referrals from EAP, wellness seminars, monthly webinars, legal and financial services, identity theft and fraud resolution services, web-accessible WorkLife service for employees, telephonic WorkLife services, initial supervisor training, ongoing management services, reports	Confidentiality, eligibility, 24/7 access, telephone triage, telephonic assessments, telephonic counseling, individual crisis counseling, face-to-face assessments, short-term counseling, referrals, supervisor mandated referrals, advantage legal assist, advantage financial assist, advantage legal and financial online resources, ID theft prevention and recovery, identity monitoring, Work/Life balance, critical incident stress management services, DOT SAP, employer group orientations and seminars, signature series account management, implementation services, on-site workplace supervisor seminars, telephonic management/organizational consultants, HR and departmental support, supervisor supplement E-newsletter, online tools and resources, promotional materials, orientation DVDs, prevention and education newsletters, utilization review reports, program	24/7 access, connection to appropriate counselor, supervisory consultation and referrals, substance abuse education and support, critical incident stress debriefing, telephonic counseling, Work/Life service (with personal assistant), personalized web portal for personal and professional development, legal and financial consultations/resources	Assessment and referral, wellness seminars, employee orientations, follow up, emotional well-being, community resource programs, healthy rewards program, management support/training/referrals/consultation/orientations, mandatory referrals, critical incident response services, reporting, communication program, work/life services (adoption, prenatal care, child care, summer care, education, special needs, senior care, at-risk/high-risk adolescents, pet care, parenting, legal, identity theft, financial)	Family and marital discord, work/school/other relationship issues, depression and stress management, anxiety, phobias, legal and financial problems, grief and bereavement, substance abuse, gambling and other compulsive behaviors, face-to-face counseling, telephonic counseling, organizational risk management services, management consultation and referral, follow-up, orientations/training, worklife services, legal services, financial services, convenience services, LifeMart discount services
Q. #14. Identify the hours during which face to face assessment services are available		Routine (non-emergent) assessment/counseling sessions will be made available to Rutherford County Government employees and dependents Monday through Friday from 8am-6pm. Later evening appointments are available upon request as well as Sunday morning appointments. Emergencies are assessed and handled immediately.	Regular business hours as well as weekend and evening appointments	Work with employees' schedules to accommodate individual needs. Match employees with counselor whose hours of operation meet/most compatible with scheduling needs	Standard business hours + extended, weekend, and holiday hours typically from 5pm-8 or 9pm on weekdays	Comprehensive appointment hours, including evenings and weekends
Q. #15 and #16. How do you promote employee awareness of EAP services? Are the cost of customized materials included in the rates?		Orientation sessions directly with employees at all locations. Additional materials throughout the year, health/benefit fairs, employee wellness seminars; county name and logo customization no additional charge 10 kits provided at no cost annually.	Utilization rates 4-6% higher than national average; senior leadership endorsement, engagement with individual stakeholders, coordinated communication strategy, flexibility and diversity. No charge for simple customization (county logo); extra fee for more complex customization depending on level	Unlimited orientations for supervisors and employees on all aspects of the EAP, electronic customized materials included in the rates	Year-long campaign, three phases, standard communication materials included in EAP rate, customized materials available for an additional fee based on complexity of the request.	Improvement-related, specific demographics and needs. No cost to add logo, additional costs depend on level and type of customization (changing text, color, format) 120% of the number of eligible employees for flyers and brochures; 5% of number of eligible employees for posters; 20% anticipated attendees at health fairs for other promotional items
Q. #18. Please describe the minimum qualifications of staff who answer calls on your 24-hour line. Please indicate the average experience of staff answering calls during business hours. After hours?		The 24-hour line is directly answered during non-traditional work hours i.e. evenings, weekends, and holidays by specially trained, licensed crisis counselors with no less than two years experience. Trained customer service representatives answer phone lines during normal business work hours. Their average length of experience in the field is three years. There are fully supported by on-site licensed counselors readily available to handle all emergencies during the workday.	Master's degree for call center counselors and elder care, bachelor's degree for child care and daily living, in house training, relative experience	BA/BS + 2 years experience. Clinical intake specialists are master's level counselors or higher with at least 5 years counseling experience	Master's level during business hours. After hours: bachelor's and master's, psychologists, registered nurses, social workers. Average 24 years industry experience, medical director available as needed to initiate peer or medical review	High school , extensive background in call center services, specialized training
Q. #36. Are additional services available beyond what is described within this RFP and/or your proposal? If so, what are the fees for these services?		$75, $225, or $350 per kit beyond that	Questions 36-39 not answered	Health advocacy: $1.25 PEPM Hotline for anonymous reports of witnessed activity: $200/month	Lifestyle management programs: $0.82 PEPM + $2500 set up fee and $750/month thereafter DOT/SAP: $950/case Enhanced Financial: $0.07 PEPM Concierge Services: $0.74 PEPM Convenience Service: $0.11 PEPM Fitness for Duty: $1800-$3000 per evaluation + $135 admin	Additional programs $0.11 or $0.23 PEPM
Q. #52. What education services (i.e. seminars, etc.) will you provide and at what charge?	28 wellness seminar hours or supervisor seminars per year. $150	28 wellness seminar hours included. $300/hr. for additional hours	30 hours of on-site services per year	12 hours annual educational training at no extra charge	Monthly EAP national wellness seminars available at no additional cost and are available for playback for one year following live event	8 hours of onsite training included. Additional hours available for $275/hour

FUTURE WELLNESS PROPOSAL AND ASSOCIATED FEES

2015: Employee and Spouse must:

1) Complete the Health Risk Assessment (HRA) using the Zensey platform between September 1-November 30, 2014.

   NOTE: Both the employee and spouse must complete the HRA to avoid the $25.00 per month wellness fee which will begin in January 2015.

2016: Employee and Spouse must:

1) Complete the Health Risk Assessment (HRA) using the Zensey platform; and
2) Complete a biometric screening between January 1-November 15, 2015.

   NOTE: Both the employee and spouse must complete the HRA and Biometric Screening to avoid the $25.00 per month wellness fee which will begin in January 2016.

2017: Employee and Spouse must:

1) Complete the Health Risk Assessment (HRA) using the Zensey platform; and
2) Complete a biometric screening; and
3) Participate in the Health Coach program, if identified as a candidate through the HRA and biometric screening results between January 1-November 15, 2016.

   NOTE: Both the employee and spouse must complete the HRA, Biometric Screening and participate in the Health Coach program, if identified, to avoid the $25.00 per month wellness fee which will begin in January 2017.

Vision 2015
Stand-alone benefit: 100% employee paid

Employee	$4.63
Employee/Spouse	9.72
Employee/Child(ren)	8.57
Employee/Family	13.43

Dental Rates	Option 1		Option 1 - BuyUp		Option 2	
Current (2014)	BOE	County	BOE	County	BOE	County
Single	$ 20.63	$ 17.20	$ 22.25	$ 18.54	$ 33.91	$ 28.25
Family	$ 64.16	$ 53.47	$ 69.20	$ 57.67	$ 105.47	$ 87.88

	Option 1		Option 1		Option 2	
2015	BOE	County	BOE	County	BOE	County
Single	$ 22.49	$ 18.75	$ 24.25	$ 20.21	$ 36.96	$ 30.79
Family	$ 69.93	$ 58.28	$ 75.43	$ 62.86	$ 114.96	$ 95.79

Breakouts - Current	Option 1		Option 1		Option 2	
BOE	Single	Family	Single	Family	Single	Family
Total Rate	$ 20.63	$ 64.16	$ 22.25	$ 69.20	$ 33.91	$ 105.47
Employee Portion	$ 7.67	$ 51.20	$ 9.29	$ 56.24	$ 20.95	$ 92.51
County Portion	$ 12.96	$ 12.96	$ 12.96	$ 12.96	$ 12.96	$ 12.96

	Option 1		Option 1		Option 2	
County	Single	Family	Single	Family	Single	Family
Total Rate	$ 17.20	$ 53.47	$ 18.54	$ 57.67	$ 28.25	$ 87.88
Employee Portion	$ 6.40	$ 42.67	$ 7.74	$ 46.87	$ 17.45	$ 77.08
County Portion	$ 10.80	$ 10.80	$ 10.80	$ 10.80	$ 10.80	$ 10.80

Breakouts - 2015	Option 1		Option 1		Option 2	
BOE	Single	Family	Single	Family	Single	Family
Total Rate	**$ 22.49**	**$ 69.93**	**$ 24.25**	**$ 75.43**	**$ 36.96**	**$ 114.96**
Employee Portion	$ 9.53	$ 56.97	$ 11.29	$ 62.47	$ 24.00	$ 102.00
County Portion	$ 12.96	$ 12.96	$ 12.96	$ 12.96	$ 12.96	$ 12.96
Employee Increase	$ 1.86	$ 5.77	$ 2.00	$ 6.23	$ 3.05	$ 9.49

	Option 1		Option 1		Option 2	
County	Single	Family	Single	Family	Single	Family
Total Rate	**$ 18.75**	**$ 58.28**	**$ 20.21**	**$ 62.86**	**$ 30.79**	**$ 95.79**
Employee Portion	$ 7.95	$ 47.48	$ 9.41	$ 52.06	$ 19.99	$ 84.99
County Portion	$ 10.80	$ 10.80	$ 10.80	$ 10.80	$ 10.80	$ 10.80
Employee Increase	$ 1.55	$ 4.81	$ 1.67	$ 5.19	$ 2.54	$ 7.91

2015 Premium Proposal (3/12/14)

Blend Active and Retiree rates: Employee Contribution adjusted (90%\86%) and HRA (100%\97%/98%/96%) - Approved by Insurance Committee

Plan Type	ER %	Enrollment	Employee Portion for General			% Difference	County Portion for General						Enrollment	Employee Portion for BOE			% Difference	County Portion for BOE						TOTAL ANNUALIZED		
Co-Pay Plan			2014 rate	2015 proposed	Difference in premium		2014 rate	2015 proposed	Difference in premium	2014 rate	Total 2015 proposed	Difference in premium		2014 rate	2015 proposed	Difference in premium		2014 rate	2015 proposed	Difference in premium	2014 rate	Total 2015 proposed	Difference in premium	2014	2015	Diff. %
Employee Individual	90.0%	80	$50.60	$51.32	$0.71	1.4%	$455.42	$461.84	$6.42	$506.02	$513.16	$7.14	385	$60.72	$61.58	$0.86	1.4%	$546.50	$554.21	$7.71	$607.22	$615.79	$8.57			
Employee + Spouse	86.0%	36	$138.14	$150.87	$12.72	9.2%	$924.51	$926.77	$2.26	$1,062.65	$1,077.64	$14.99	176	$165.77	$181.04	$15.27	9.2%	$1,109.40	$1,112.12	$2.72	$1,275.17	$1,293.16	$17.99			
Employee + Child	86.0%	30	$121.70	$132.91	$11.21	9.2%	$814.44	$816.43	$1.99	$936.14	$949.33	$13.19	138	$146.04	$159.49	$13.45	9.2%	$977.32	$979.71	$2.39	$1,123.36	$1,139.20	$15.84			
Employee + Family	86.0%	106	$190.77	$208.34	$17.57	9.2%	$1,276.69	$1,279.81	$3.12	$1,467.46	$1,488.16	$20.70	471	$228.92	$250.01	$21.09	9.2%	$1,532.03	$1,535.78	$3.75	$1,760.95	$1,785.79	$24.84			
TOTAL		252	$32,894	$35,608	$2,714	8.3%	$229,478	$230,464	$986	$262,372	$266,072	$3,700	1,170	$180,530	$195,336	$14,806	8.2%	$1,262,111	$1,267,657	$5,546	$1,442,641	$1,462,993	$20,352	1,705,013	1,729,065	
ANNUALIZED			$394,727	$427,296	$32,569	8.3%	$2,753,737	$2,765,569	$11,832	$3,148,464	$3,192,864	$44,401		$1,805,299	$1,953,358	$148,059	8.2%	$12,621,108	$12,676,568	$55,460	$14,426,408	$14,629,926	$203,519	17,574,871	17,822,790	1.4%
Deductible Plan																										
Employee Individual	90.0%	185	$58.02	$58.98	$0.97	1.7%	$522.16	$530.85	$8.69	$580.18	$589.83	$9.65	483	$69.62	$70.78	$1.16	1.7%	$626.59	$637.02	$10.43	$696.21	$707.80	$11.59			
Employee + Spouse	86.0%	111	$158.39	$173.41	$15.02	9.5%	$1,059.99	$1,065.25	$5.26	$1,218.38	$1,238.66	$20.28	279	$190.07	$208.09	$18.03	9.5%	$1,271.98	$1,278.29	$6.31	$1,462.05	$1,486.38	$24.33			
Employee + Child	86.0%	71	$139.53	$152.76	$13.23	9.5%	$933.77	$938.40	$4.63	$1,073.30	$1,091.17	$17.87	113	$167.44	$183.32	$15.88	9.5%	$1,120.54	$1,126.10	$5.55	$1,287.98	$1,309.41	$21.43			
Employee + Family	86.0%	175	$218.73	$239.47	$20.74	9.5%	$1,463.80	$1,471.05	$7.25	$1,682.53	$1,710.52	$27.99	439	$262.47	$287.37	$24.90	9.5%	$1,756.55	$1,765.26	$8.71	$2,019.02	$2,052.63	$33.61			
TOTAL		542	$76,499	$82,915	$6,416	8.4%	$536,722	$540,510	$3,789	$613,221	$623,425	$10,205	1,314	$220,801	$239,114	$18,313	8.3%	$1,555,272	$1,566,522	$11,251	$1,776,073	$1,805,637	$29,564	2,389,293	2,429,062	
ANNUALIZED			$917,984	$994,977	$76,993	8.4%	$6,440,662	$6,486,125	$45,463	$7,358,646	$7,481,102	$122,456		$2,208,014	$2,391,144	$183,130	8.3%	$15,552,715	$15,665,223	$112,507	$17,760,729	$18,056,366	$295,637	25,119,375	25,537,468	1.7%
HRA Plan																										
Employee Individual	100.0%	94	$0.00	$0.00	$0.00	0.0%	$366.76	$372.21	$5.45	$366.76	$372.21	$5.45	386	$0.00	$0.00	$0.00	0.0%	$440.11	$446.65	$6.54	$440.11	$446.65	$6.54			
Employee + Spouse	97.0%	26	$15.40	$23.45	$8.05	52.2%	$754.78	$758.18	$3.40	$770.18	$781.63	$11.45	175	$18.48	$28.14	$9.65	52.2%	$905.75	$909.82	$4.07	$924.23	$937.96	$13.73			
Employee + Child	98.0%	45	$6.79	$13.77	$6.99	103.0%	$671.72	$674.81	$3.09	$678.51	$688.58	$10.07	168	$8.14	$16.53	$8.38	103.0%	$806.06	$809.77	$3.71	$814.20	$826.29	$12.09			
Employee + Family	96.0%	115	$31.91	$43.18	$11.27	35.3%	$1,031.69	$1,036.22	$4.53	$1,063.60	$1,079.40	$15.80	579	$38.29	$51.81	$13.52	35.3%	$1,238.03	$1,243.46	$5.43	$1,276.32	$1,295.27	$18.95			
TOTAL		280	$4,375	$6,195	$1,819	41.6%	$202,972	$204,232	$1,260	$207,347	$210,427	$3,080	1,308	$26,772	$37,699	$10,927	40.8%	$1,180,625	$1,187,631	$7,006	$1,207,398	$1,225,331	$17,933	1,414,745	1,435,757	
ANNUALIZED			$52,503	$74,336	$21,833	41.6%	$2,435,662	$2,450,787	$15,125	$2,488,165	$2,525,122	$36,957		$267,723	$376,992	$109,268	40.8%	$11,806,253	$11,876,314	$70,061	$12,073,976	$12,253,305	$179,329	14,562,141	14,778,428	1.5%
TOTAL ANNUALIZED		1,074	$1,365,214	$1,496,608	$131,395	9.6%	$11,630,061	$11,702,480	$72,420	$12,995,275	$13,199,089	$203,814	3,792	$4,281,036	$4,721,493	$440,457	10.3%	$39,980,076	$40,218,105	$238,029	$44,261,112	$44,939,598	$678,485	57,256,387	58,138,686	1.5%

Pre 65 Retirees	ER %	Enrollment	Retiree Portion			% Difference	County Portion for Retirees					
Co-pay			2014 rate	2015 proposed	Difference in premium		2014 rate	2015 proposed	Difference in premium	2014 rate	Total 2015 proposed	Difference in premium
Single	50.0%	38	$292.69	$256.58	($36.11)	-12.3%	$555.68	$256.58	($299.10)	$848.37	$513.16	($335.21)
Plus Spouse	50.0%	15		$538.82	($16.03)	-2.9%		$538.82	($426.46)		$1,077.64	($442.49)
Plus Child	50.0%	5		$474.67	($80.18)	-14.5%		$474.67	($490.61)		$949.33	($570.80)
Family	50.0%	2	$554.85	$744.08	$189.23	34.1%	$965.28	$744.08	($221.20)	$1,520.13	$1,488.16	($31.97)
TOTAL		60	$23,329	$21,694	($1,636)	-7.0%	$42,352	$21,694	($20,658)	$65,681	$43,387	($22,293)
ANNUALIZED			$279,947	$260,325	($19,622)	-7.0%	$508,224	$260,325	($247,899)	$788,171	$520,650	($267,521)
Deductible												
Single	50.0%	93	$334.50	$294.92	($39.58)	-11.8%	$635.07	$294.92	($340.15)	$969.57	$589.83	($379.74)
Plus Spouse	50.0%	22		$619.33	($14.78)	-2.3%		$619.33	($483.86)		$1,238.66	($498.64)
Plus Child	50.0%	7		$545.58	($88.53)	-14.0%		$545.58	($557.61)		$1,091.17	($646.13)
Family	50.0%	4	$634.11	$855.26	$221.15	34.9%	$1,103.19	$855.26	($247.93)	$1,737.30	$1,710.52	($26.78)
TOTAL		126	$52,034	$48,293	($3,741)	-7.2%	$95,467	$48,293	($47,174)	$147,501	$96,585	($50,916)
ANNUALIZED			$624,410	$579,512	($44,897)	-7.2%	$1,145,601	$579,512	($566,089)	$1,770,011	$1,159,025	($610,986)

Post 65 Grandfathered	ER %	Enrollment	Retiree Portion			% Difference	County Portion for Retirees					
			2014 rate	2015 proposed	Difference in premium		2014 rate	2015 proposed	Difference in premium	2014 rate	Total 2015 proposed	Difference in premium
Single	75.0%	185	$114.33	$114.34	$0.00	0.0%	$343.01	$343.01	$0.00	$457.34	$457.34	$0.00
Two-party	62.5%	96	$343.00	$343.00	$0.00	0.0%	$571.67	$571.67	$0.00	$914.67	$914.67	$0.00
Retired EE over 65 spouse under 65	61.7%	0	$373.06	$373.06	$0.00	0.0%	$601.00	$601.00	$0.00	$974.06	$974.06	$0.00
Family	59.8%	0	$468.82	$468.82	$0.00	0.0%	$697.40	$697.40	$0.00	$1,166.22	$1,166.22	$0.00
TOTAL		281	$54,079	$54,080	$1	0.0%	$118,336	$118,336	$0	$172,416	$172,416	$0
ANNUALIZED			$648,949	$648,961	$13	0.0%	$1,420,034	$1,420,034	$0	$2,068,995	$2,068,995	$0

0.0%

Post 65 Non-Grandfathered	ER %	Enrollment	Retiree Portion			% Difference	County Portion for Retirees					
			2014 rate	2015 proposed	Difference in premium		2014 rate	2015 proposed	Difference in premium	2014 rate	Total 2015 proposed	Difference in premium
Single	50.0%	38	$228.67	$228.67	$0.00	0.0%	$228.67	$228.67	$0.00	$457.34	$457.34	$0.00
Two-party	50.0%	22	$457.34	$457.34	($0.00)	0.0%	$457.34	$457.34	$0.00	$914.67	$914.67	$0.00
Retired EE over 65 spouse under 65	50.0%		$487.04	$487.04	($0.00)	0.0%	$487.04	$487.04	$0.00	$974.07	$974.07	$0.00
Family	50.0%		$583.11	$583.11	$0.00	0.0%	$583.11	$583.11	$0.00	$1,166.22	$1,166.22	$0.00
TOTAL		60	$18,751	$18,751	($0)	0.0%	$18,751	$18,751	$0	$37,502	$37,502	$0
ANNUALIZED			$225,011	$225,010	($1)	0.0%	$225,010	$225,010	$0	$450,020	$450,020	$0

0.0%

TOTAL ANNUALIZED			$1,778,316	$1,713,808	-$64,508	-3.6%	$3,298,869	$2,484,881	-$813,988	$5,077,197	$4,198,689	-$878,508

-17.3%

2015 Medical Needed Increase	
Actives	
Copay	0.0%
Deductible	0.0%
HRA	0.0%
Retirees	
Pre-65	
Copay	
Deductible	
Post-65	0.0%

				EE Difference			
				10.1%	EE	5,646,250.24	6,218,101.25	10.1%
					ER	51,610,136.88	51,920,585.06	0.6%

Premium					
2014		2015		Difference	
Active	57,256,387	Active	58,138,686	882,299	1.5%
Retiree	5,077,197	Retiree	4,198,689	(878,508)	-17.3%
Total	62,333,584	Total	62,337,375	3,791	0.0%

Post 65 - NonGrandfathered - Medical Only	Single	Two-Party	1 Over 1 Under	Family
Total Rate	$ 228.40	$ 456.80	$ 486.47	$ 582.43
Employee Portion	$ 114.20	$ 228.40	$ 243.23	$ 291.22
County Portion	$ 114.20	$ 228.40	$ 243.23	$ 291.22
County Contibution	50.0%	50.0%	50.0%	50.0%