

DML Health Care 2010 Changes for Single

There are several elements that determine how health care costs impact your family's financial well-being. Key among them are the *medical premium*, the *dental and vision premiums*, the *library share of premiums*, the *library contribution*, and the *deductible*. Next year's plan is very similar to this year's plan, but there are differences in the deductible, the library share of premiums, and the medical premium.

Medical premiums will change on January 1st from \$458.23 to \$465.37. Dental and vision premiums will stay unchanged. On March 1st, the library share of premiums will go from \$431.95 to \$475.15. The table below shows how these factors change your premium cost.

	Current	Jan/Feb	Mar-Dec
Med Premium	\$458.23	\$465.37	\$465.37
Dental/Vision	\$25.13	\$25.13	\$25.13
Library Share	\$431.95	\$431.95	\$475.15
Employee Share	\$51.41	\$58.55	\$15.35

Some of the other factors will change as well. Your deductible will increase from \$1,500 to \$2,000, but the library contribution will remain unchanged, shown below:

	Deductible	Library Contribution	Bridge
Current	\$1,500	\$500	\$1,000
Next Year	\$2,000	\$500	\$1,500

If you go over the bridge, you will spend \$500 more than you did this year. Next, let's look at how the premiums will affect you:

Single	Jan	Feb	Mar	Apr	May	Jun
Current Rate	\$51.41	\$51.41	\$51.41	\$51.41	\$51.41	\$51.41
Next Year	\$58.55	\$58.55	\$15.35	\$15.35	\$15.35	\$15.35
Difference	(\$7.14)	(\$7.14)	\$36.06	\$36.06	\$36.06	\$36.06

Single	Jul	Aug	Sep	Oct	Nov	Dec	Total
Current Rate	\$51.41	\$51.41	\$51.41	\$51.41	\$51.41	\$51.41	\$616.92
Next Year	\$15.35	\$15.35	\$15.35	\$15.35	\$15.35	\$15.35	\$270.60
Difference	\$36.06	\$36.06	\$36.06	\$36.06	\$36.06	\$36.06	\$346.32

So over a year, you'll pay \$346.32 less in premiums.

Member uses	Last Year	This Year	Difference
\$0	\$616.92	\$270.60	\$346.32
\$500	\$616.92	\$270.60	\$346.32
\$1,000	\$1,116.92	\$770.60	\$346.32
\$1,500	\$1,616.92	\$1,270.60	\$346.32
\$2,000	\$1,616.92	\$1,770.60	(\$153.68)
\$2,500	\$1,616.92	\$1,770.60	(\$153.68)
\$3,000	\$1,616.92	\$1,770.60	(\$153.68)
\$3,500	\$1,616.92	\$1,770.60	(\$153.68)
\$4,000	\$1,616.92	\$1,770.60	(\$153.68)
\$4,500	\$1,616.92	\$1,770.60	(\$153.68)

Ultimately, this means that any single user who spends less than \$1,500 on their health care will save \$346.32. Those spending \$2,000 or more will pay \$153.68 more for their health care. Between then is a continuum from paying less to paying more.