

**Comments on Insurance Provided by Counties**

Adair	For family plan, union employees pay \$100 and others pay \$130; county pays balance.																																																												
Allamakee	County pays \$472/mo for all FT employee's health plans. If the single premium is less than that amount, employee may opt to put difference into a Flex Ben account or annuity. We have no County-paid dental or vision coverage. County pays for a \$30,000 life insurance plan for the Sheriff and his deputies while employed.																																																												
Black Hawk	There are nine bargaining groups, four of which have alternate options. The non-bargaining group also has an alternate option. The listed numbers represent four bargaining groups, or 286 of 510 active participants on the plan (excluding COBRA and Retiree). The part-time Board of Supervisors is not eligible; other part-time eligibility varies.																																																												
Boone	Employees may purchase dental, vision and additional life insurance at their own cost.																																																												
Buena Vista	value of a single: \$5,692.32; value of a family: \$9,906.24																																																												
Butler	Drug Card \$10/\$20/\$35. Secondary Roads union employees choose between 2 plans: 1 is 95% county and 5% employee and the other is 100% county.																																																												
Calhoun	We are 100% self funding. Wellmark BC/BS and Delta Dental administer our programs.																																																												
Carroll	For union members county pays 85% & employee pays 15%. The listed chart is for \$500/\$1000 plan. For a \$1000/\$2000 plan: Single is \$306 and Family is \$940.																																																												
Cass	Wellmark \$2000 Deductible; \$4000 out of pocket with County buying down to \$250 Deductible; \$500 out of pocket. Life Insurance - \$10,000.																																																												
Cerro Gordo	<table border="0"> <thead> <tr> <th><b>FY09</b></th> <th colspan="2"><b>Sheriff,</b></th> <th colspan="2"><b>Ct Hse</b></th> </tr> <tr> <th></th> <th><b>Non Union</b></th> <th><b>Co Share</b></th> <th><b>Elected</b></th> <th><b>Co Share</b></th> <th><b>HHHA</b></th> <th><b>Co Share</b></th> <th><b>Sec Road</b></th> <th><b>Co Share</b></th> <th><b>Union</b></th> <th><b>Co Share</b></th> </tr> </thead> <tbody> <tr> <td>Single/AS 500</td> <td><b>590.00</b></td> <td>590.00</td> <td><b>590.00</b></td> <td>795.00</td> <td><b>425.00</b></td> <td>429.17</td> <td><b>425.00</b></td> <td>525.00</td> <td><b>425.00</b></td> <td>525.00</td> </tr> <tr> <td>Single/AS 1000</td> <td><b>490.00</b></td> <td>590.00</td> <td><b>490.00</b></td> <td>795.00</td> <td><b>300.00</b></td> <td>429.17</td> <td><b>300.00</b></td> <td>525.00</td> <td><b>300.00</b></td> <td>525.00</td> </tr> <tr> <td>Family/AS 500</td> <td><b>1,240.00</b></td> <td>950.00</td> <td><b>1,240.00</b></td> <td>950.00</td> <td><b>625.00</b></td> <td>429.17</td> <td><b>625.00</b></td> <td>525.00</td> <td><b>675.00</b></td> <td>525.00</td> </tr> <tr> <td>Family/AS 1000</td> <td><b>1,000.00</b></td> <td>950.00</td> <td><b>1,000.00</b></td> <td>950.00</td> <td><b>525.00</b></td> <td>429.17</td> <td><b>525.00</b></td> <td>525.00</td> <td><b>575.00</b></td> <td>525.00</td> </tr> </tbody> </table> <p>Monthly the county provides each employee with an amount, listed above, of which they must purchase a minimum of one single policy. The remainder of the money may be taken as cash or used toward the purchase of dental insurance, cancer insurance, life insurance, medical reimbursement account, dependent care account and or deferred compensation.</p>	<b>FY09</b>	<b>Sheriff,</b>		<b>Ct Hse</b>			<b>Non Union</b>	<b>Co Share</b>	<b>Elected</b>	<b>Co Share</b>	<b>HHHA</b>	<b>Co Share</b>	<b>Sec Road</b>	<b>Co Share</b>	<b>Union</b>	<b>Co Share</b>	Single/AS 500	<b>590.00</b>	590.00	<b>590.00</b>	795.00	<b>425.00</b>	429.17	<b>425.00</b>	525.00	<b>425.00</b>	525.00	Single/AS 1000	<b>490.00</b>	590.00	<b>490.00</b>	795.00	<b>300.00</b>	429.17	<b>300.00</b>	525.00	<b>300.00</b>	525.00	Family/AS 500	<b>1,240.00</b>	950.00	<b>1,240.00</b>	950.00	<b>625.00</b>	429.17	<b>625.00</b>	525.00	<b>675.00</b>	525.00	Family/AS 1000	<b>1,000.00</b>	950.00	<b>1,000.00</b>	950.00	<b>525.00</b>	429.17	<b>525.00</b>	525.00	<b>575.00</b>	525.00
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Cherokee	We provide a \$10,000 life policy at no charge. Health plan for family: county pays 40% of the difference between a single and family policy plus the single cost.																																																												
Chickasaw	No difference for plan structure for any employees.																																																												
Clarke	Collective Bargaining employees negotiated different coverage and premiums: Single \$115.00 per week; Family \$282.70 per week; County pays 100% of single; \$224.00 for family; employee pays 35% of difference between family and single or \$58.70; *Non-union employees: Family: Employee pays 35% of difference between family and single \$59.82; County pays the remainder \$237.98; Premium is weekly, paid monthly based on the number of Saturdays in the month.																																																												
Clay	Health - based on \$500 deductible plan (do offer 3 plans) - union covered employees (secondary roads) the county pays 80% / non-union county pays 86%.																																																												
Clayton	Sheriff's Dept. contract: County pays \$120.00 per month toward family coverage. RX drugs included in health plan.																																																												
Clinton	Clinton County has a self-funded health benefit plan, there are no premiums, funding is by contribution.																																																												
Crawford	Health Insurance \$1000/ \$2000 deductible - \$2000/ \$4000 out of pocket maximum																																																												
Davis	County pays entire premium for single employees - 756.76; Employee plus 1 dependent - 1,205.64, Employee pays 49.39; Family premium - 1424.45, Employee pays 89.27; The above includes a \$10,000 Life Insurance on all full time county employees. Prescription drug card and dental insurance is also included in the above.																																																												
Decatur	The Life plan includes AD&D coverage. Employees may purchase supplemental life/AD&D or dependent life at their own expense. Employees are also given the opportunity to participate in AFLAC policies and/or Flexible Spending Accounts -- all at the employees' expense.																																																												
Delaware	Delaware County actually has a 4 tier insurance policy. In addition to the single and family plan listed, we have a 2-person (employee/spouse) \$706.01/mo and 2-person (employee/child(ren) \$652.58/mo. Life insurance for the employee is the same \$4.40/mo.																																																												
Des Moines	In lieu of employees paying a portion of the premium, the deductible is increased. The insurance plan is partially self funded.																																																												
Dickinson	We are part of ISAC group and buy ISAC Plan 11 and self-fund to Plan 8. The one bargaining unit has a slightly different family share of the premium costs.																																																												
Dubuque	The plan listed has the majority of Dubuque Co. employees. We also offer ISAC Blue Cross/Blue Shield and United Health Care HMO for our employees. For FY09 about 50% of our employees will begin to contribute 2% of health and dental plans.																																																												

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Fayette	2 -500/1000 Deductible Plans (one with a drug card) 2 -Dental Plans offered (employee pays the difference of better plan)
Franklin	Life Ins - County pays prem for coverage up to \$15,000 under age 65/ \$9,750 between age 65-69 / \$7,500 age 70+ / Coverage terminates @ retirement. Employee pays for additional coverage up to \$100,000, w/health questions over \$50,000 coverage. Employee pays dependent coverage.
Fremont	Our county pays employee only \$350 every two years for vision expenses.
Greene	monthly premium for employee/spouse: \$609.27; for employee/children: \$551.24; for employee/family: \$841.37
Grundy	\$25,000 basic life insurance coverage provided for each union member
Guthrie	The county covers the employees' life insurance. Additional coverage is paid by the employee if elected. Health Insurance premiums include prescriptions. Secondary Roads Union employees pay 18% of the full family premium.
Hamilton	The amounts listed are for employees hired after 8/15/05. Single and family health is calculated on \$1000 deductible. The following are rates for employees grandfathered in. Single Health \$500 deductible total premium = \$490 County pays 85%. Family Health \$1000 deductible = \$989 County pay 85%
Hancock	All FT employees can pick health insurance from 2 plans (different deductibles and out of pockets). FT Sheriff Deputies receive either \$10,000 life ins policy of the employer's choice or shall be reimbursed up to \$10.00 per month towards the purchase of a whole life policy.
Harrison	Also offer a HDHP
Howard	Some union employees pay nothing for family as they have been grandfathered in. All others must pay. Dispatchers have a higher amount to pay for their family plan.
Ida	If grandfathered in, county pays for all family insurance. New employees-county pays for single policy only, employee pays the difference.
Iowa	Employees can choose from 3 different insurance plans which contain slightly different coverages
Jackson	We are partially self funded, in addition to the buy down of benefits, that "pool"of money pays a portion of health insurance premiums as well.
Jasper	The insurance is the same for all. Jasper County offers 3 health plans to pick from. Emergency Mgmt dept pays all of the family health care. The County gives each eligible employee for a single 526.06 per month and those that take family 856.5 per month to spend to help make their health care less expensive. If a balance remains it must go to paying for family dental or vision or must go into a Flexible Spending Account. Above these figures the county pays additional 9.00 for 30,000 life.
Jefferson	Each FT employee gets \$485/mo. Everyone must purchase life insurance.
Jones	We are a self funded plan, Auxiant helps administer. Our Life and Disability Insurance is for employees only, not entire family.
Keokuk	Family Plan: Sec Road Union Employees pay 14%; County pays remainder (86%). All other employees pay 17%; County pays remainder (83%)
Kossuth	Life insurance includes some disability.
Lee	Unions (Admin. Unit & Assessor's hourly employees) pay 5% of the difference between single and family premium. All others pay 10%.
Lucas	We have 2 plans either Blue Access or Alliance select. Each has a 4 tier plan. Employee, employee & spouse, Employee & children, and Employee, Spouse, & Children. The county pays \$500.00 towards the employees 'insurance; anything above the single plan cost goes toward the family portion of the policy or towards AFLAC.
Lyon	Coverage is the same for elected officials and collective bargaining employees.
Mahaska	Same plan for collective bargaining and elected officials as for all other employees.
Marion	FT employees receive \$10,000 in life insurance paid 100% by the county.
Marshall	Health: Employee + 1 premium \$866.10, paid 90% by county (No Sec Road); Sec Rd health - single same - Family 90% Co, 10% Employee; Sheriff Union - Dental - 100% Employee; Life - non union & Sec Rd \$3.00 - Sheriff and Maint \$10.00 - Co Assessor \$8.00
Monroe	Premium amts for health reflect reinsurance prem and adm fees pd to TPA; county funds recommended amts to cover claims, etc.) All Employees receive the same benefits
Muscatine	Life - County provides \$10,000 life and \$10,000 AD&D; employee can purchase supplemental term life for self, spouse, and dependents; Disability - 60% pre-disability income after 90-day waiting period; Vision - monthly family premiums: spouse only - \$7.25; dependents only - \$6.66, spouse and dependents - \$13.91; Health - County provides \$150/month that can be invested in a 457 Defereed Comp plan or applied toward family health
Osceola	Courthouse employees amounts listed on chart; Public Safety: Single-\$490.00 County pays 100.00% Family-\$607.00 County pays 80%; Secondary Road: Single-\$490.00 County pays 100.00% Family - \$607.00 County pays 60%
Palo Alto	Plan 11 partial self fund back to Plan 9
Polk	Department Head family coverage 100% county paid

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<b>Pottawattamie</b>	Pottawattamie County Rx Drugs and Vision are combined with the Health Premium. The County also has a life plan that the employee can pick up on themselves and their family at their cost. Cost is determined by their age. Pottawattamie County also pays 100% of a \$10,000 LTD, AD&D and Life plan that is figured by the employee salary.
<b>Poweshiek</b>	Life, Dental & Vision are included in the health premium. Vision on employee only. Employee pays \$225 per month for family insurance coverage.
<b>Ringgold</b>	County pays single plan premium plus an additional \$120.00 toward family plan (\$568.16).
<b>Sac</b>	The county buys a high deductible policy with three plans available. County pays up to \$750 deductible. The rest comes out as pre tax from paycheck.
<b>Scott</b>	Scott County added long term disability effective July 1, 2005. The cost is .35/1000 based on annual salary rounded to the nearest dollar.
	The Sheriff and the Deputies do not contribute to the long term disability because they have been covered by a pre-existing policy with their association.
	Non-represented over 350 hay points life insurance is annual salary up to a maximum of \$45,000 at a cost of .23/1000 rounded to the nearest \$1,000.
	Elected Officials and Department Heads life insurance is double annual salary up to a maximum of \$150,000 at a cost of .23/1000 rounded to the nearest \$1,000.
	The rest of the eligible employees life insurance is \$20,000 at a cost of .23/1000. The premium is based on the salary that is effective July 1 of every year.
	Also anyone over \$50,000 life insurance is taxed quarterly at the current base set by the IRS.
	The employee has the option to purchase additional life insurance for themselves (25,000), spouse ( 12,500) and children (2,500) at rates set by age brackets.
<b>Story</b>	Flexible Cash is provided to all FT employees in the amount of \$6,600/year with which to purchase insurance.
<b>Tama</b>	Dental & Vision are included in the health insurance premiums.
<b>Taylor</b>	Disability is 1.13% of salary. County offers a 2nd health plan with higher deductible and lower premium of \$1,041, and pays individual amount plus 20% of remainder.
<b>Warren</b>	Disability cost is based on salary. If employee selects an insurance plan that has a cost over \$750 then the employee pays the cost over \$750.
<b>Washington</b>	Rates provided on for the base package. The County offers 2 other policies at lower premiums and higher deductibles.
<b>Webster</b>	The listed rates are for the union employees for Secondary Roads, Sheriff and Jailers (which all have BC/BS plan 11 supplemented by Group Services down to plan 9).
	The County non-union employees and elected officials also have BC/BS plan 11 supplemented by Group services down to plan 9.
	However the county's portion of the family plan is different. They pay a set dollar amount, which changes every year and is not a percentage.
	This year the county pays \$917 and the employee pays \$132 a month. The Clerk's collective Bargaining unit has BC/BS plan 10 and no supplement from Group Services.
	The cost for this plan is \$466 single, and \$1041 family and the county pays 100 percent of a single and 75 percent of the difference of the family minus the single.
<b>Winneshiek</b>	Sun Life Financial - life insurance carrier
<b>Worth</b>	Union Employees have 66% of their premium paid by the county and 34% paid by the employee.
<b>Wright</b>	Employees have three options with varying deductibles to choose from.