

**Comments on Insurance Provided by Counties**

|                    |   |           |          |         |          |         |          |      |          |          |          |              |          |
|--------------------|---|-----------|----------|---------|----------|---------|----------|------|----------|----------|----------|--------------|----------|
| <b>Adair</b>       | The deductible is partially self funded. The County pays \$40.00 each month into a trust account for family contracts and \$200.00 for single contracts. The county purchases a \$4000 family deductible and self funds down to \$2000 deductible. The county purchases a \$2000 single deductible plan and self funds down to \$1000 deductible.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Adams</b>       |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Allamakee</b>   | County pays \$495 per month for FT employee's health plans. If the single premium is less than that amount, employees may opt to put the difference into a Flexible Benefits account or an annuity.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Appanoose</b>   |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Audubon</b>     |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Benton</b>      |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Black Hawk</b>  | There are nine bargaining units, four of which have alternate options. The non-bargaining group also has an alternate option. The part-time Board of Supervisors is not eligible; other part-time eligibility varies.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Boone</b>       | Dental and Vision are voluntary plans. County is currently carrying Plan 9, Plan 10 & Plan 13. Collective bargaining SINGLE employees must take Plan 10 single, all other non bargaining SINGLE employees may choose between the three policies for coverage. Bargaining & Non Bargaining Employees may take family insurance on Plan 9 but must pay the difference in the premium between Family Plan 9 & Family Plan 10.  |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Bremer</b>      |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Buchanan</b>    | There is no difference in coverage between elected officials and/or collective bargaining employees.  |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Buena Vista</b> | The county also offers a \$1,000 deductible health insurance plan   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Butler</b>      | Drug Card 10/20/35: SR UNION employees 2 plans---- 1 is 100% County and 1 is 95% County and 5% Employee   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Calhoun</b>     |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Carroll</b>     | Employees may choose between two health insurance plans: \$500/\$1000 deductible and \$1000/\$2000 deductible   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Cass</b>        | WELLMARK \$2000 Deductible: \$4000 out of pocket with County buying down to \$250 Deductible: \$500 out of pocket: Life Insurance - \$10,000  |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Cedar</b>       |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Cerro Gordo</b> | FY10 Health Insurance   | Non Union | Co Share | Elected | Co Share | Sheriff | Co Share | HHHA | Co Share | Sec Road | Co Share | C1 Hse Union | Co Share |
|                    | Single/AS 500   |           |          |         |          | 590     | 630      | 425  | 429.17   | 425      | 525      | 425          | 525      |
|                    | Single/AS 1000  | 530       | 630      | 530     | 835      | 530     | 630      | 300  | 429.17   | 300      | 525      | 300          | 525      |
|                    | Family/AS 500   |           |          |         |          | 1376    | 1070     | 625  | 429.17   | 625      | 525      | 675          | 525      |
|                    | Family/AS 1000  | 1170      | 1036     | 1170    | 1036     | 1170    | 1070     | 525  | 429.17   | 525      | 525      | 575          | 525      |
|                    | 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.  |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Cherokee</b>    | Health plan for single - no charge to employee: Health plan for family - \$285/month charge to employee - county pays 40% of the difference between a single and family policy plus the single cost<br>Cherokee County provides \$10,000 life insurance policy at no charge   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Chickasaw</b>   | The Employer pays the entire single premium for the employee and the employer shall be responsible for 76% of the family plan and employee shall be responsible for 25%.  |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Clarke</b>      | Collective Bargaining employees negotiated different coverage and premiums: Single \$127.30 per week: Family \$314.00 per week: County pays 100% of single \$248.65 for family: employee pays 35% of difference between family and single or \$65.35. *Non-union employees: Family: Employee pays 35% of difference between family and single \$66.47; County pays the remainder \$262.63. Premium is weekly, paid monthly based on the number of Saturdays in the month.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Clay</b>        | We offer three (3) deductibles. Above is stated the \$500 deductible Non-union costs. The County pays full single plan for union & non-union regardless of deductible. \$1000 deductible family union prem \$997.63 = 83% pd by County / 17% pd by Empl. \$1500 deductible family union prem \$943.96 = 88% pd by County / 12% pd by Empl. \$1000 deductible family non-union prem \$997.63 = 90% pd by County / 10% pd by Empl. \$1500 deductible family non-union prem \$943.96 = 95% pd by County / 5% pd by Empl. |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Clayton</b>     | All union employees receive \$120.00 towards family health insurance premium.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Clinton</b>     | Dental -- \$25.50/month is per employee and number of employee's dependents signed up for dental. Life insurance is \$2/month for \$10,000 of life insurance for the employee only.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Crawford</b>    | Health Insurance \$1000/\$2000 deductible - \$2000/\$4000 out of pocket maximum   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Dallas</b>      |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Davis</b>       | Employee Plus One dependent - County pays 1,156.25, Employee pays 49.39 - TOTAL of \$1205.64: The above premiums include \$10,000.00 Life Insurance for all County Employees, and Dental and Prescription Drug coverage.  |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Decatur</b>     | Employees are afforded the opportunity to purchase additional life insurance on themselves and/or their dependents. The Life plan includes AD&D coverage.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Delaware</b>    | Delaware County has a 4 tier plan. Single \$344.72, (Employee/Spouse) \$705.99, Employee/child(ren) 652.56, Family 1057.95  |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Des Moines</b>  | Dental insurance is included in the health insurance premium  |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Dickinson</b>   | We are part of ISAC group and buy ISAC Plan 11 and self fund to Plan 8. Our plan 11 rates are listed above. The one bargaining unit in th ecounty has a slightly different family share of the premium costs, however, the difference is minimal.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Dubuque</b>     | Sunnycrest Union Only Health: 524.43 97% 3% 1363.53 97% 3% Sunnycrest Union Only Dental: 28.83 97% 3% 65.88 97% 3%<br>The plans above have the majority of Dubuque County Employees. We also order ISAC's Wellmark BC/BS and United Health Care for our employees. For FY10 Sunnycrest Manor union employees will contribute 3% of health and dental plans.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Emmet</b>       |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Fayette</b>     | For Dental and Vision, the county pays only the Employee's share of family.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Floyd</b>       | Starting July 1, 2009 the county pays 80% of a single or family health/dental plan for Secondary Roads employees and the employee pays 20%. Single would be \$450.40 county/\$112.60 employee: family would be \$1,194.80 county/\$298.70 employee. That's health and dental premiums and are ONLY for Secondary Roads employees.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Franklin</b>    |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Fremont</b>     |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Greene</b>      |   | medical   | vision   |         |          |         |          |      |          |          |          |              |          |
|                    | employee/spouse   | 589.69    | 12.08    |         |          |         |          |      |          |          |          |              |          |
|                    | employee/children   | 545.06    | 14.5     |         |          |         |          |      |          |          |          |              |          |
|                    | employee/family   | 883.67    | 17.95    |         |          |         |          |      |          |          |          |              |          |
| <b>Grundy</b>      | \$25,000 BASIC LIFE PROVIDED FOR EACH UNION MEMBER--PAID 100% BY COUNTY. THEY MAY PURCHASE ADDITIONAL AT THEIR OWN EXPENSE. NON-UNION MAY PURCHASE LIFE INS AT THEIR OWN EXPENSE.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Guthrie</b>     | County covers employees' life insurance. Additional coverage paid by employee if elected. Health Insurance include prescriptions. Secondary Roads-Teamster Local Union No. 238 agreement states employees pay 20% of full family premium.   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Hamilton</b>    |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Hancock</b>     | All FT employees can pick health ins from 2 plans (different deductibles & 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.  |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Hardin</b>      |   |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Harrison</b>    | Offer 2 plans. A fully-insured \$500 single/\$1,000 family plan with a drug card. Also offer a HDHP with a \$2,500 single/\$5,000 family deductible. County contributes to a HSA for all employees participating in the HDHP. Sheriff's union premiums are less than everyone else until they negotiate next year.  |           |          |         |          |         |          |      |          |          |          |              |          |
| <b>Henry</b>       |   |           |          |         |          |         |          |      |          |          |          |              |          |

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|               |   |
|---------------|---|
| Howard        | The bargaining units have different employee contributions from contract to contract  |
| Humboldt      |   |
| Ia            |   |
| 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 (deductible, co-insurance, out of pocket maximum), that "pool" of money pays a portion of health insurance premiums as well.  |
| Jasper        | The ins is the same for all. Jasper Co. offers 2 health plans to pick from but I gave the information of the one most commonly chosen. There is one Dept. that pays all of the family health care and that is EMA. The Co. gives each eligible employee for a single 526.06/mo and those that take family 856.50/mo 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 9.00 for \$30,000 life, LTD, single dental and vision.   |
| Jefferson     | EACH FULL TIME EMPLOYEE RECIEVES \$509.25 PER MONTH TO GO TOWARDS THEIR INSURANCE. EVERYONE MUST TAKE LIFE INSURANCE.   |
| Johnson       |   |
| Jones         | Our life and disability insurance is for employees only. Note: On a family plan the county pays 85% of the family portion and the employee pays 15% of the family portion.  |
| Keokuk        | *Family Plan Health: Sec Road Union-eligible employees pay \$150.00/month (13%) County pays \$981.46/month (87%); All other employees pay \$182.00/month (16%) County pays \$949.46/month (84%)   |
| Kossuth       |   |
| Lee           |   |
| Linn          | Basic Life ins. is \$25,000 - non-collective bargaining employees & \$15,000 - collective bargaining employees. Employees may purchase up to \$100,000 additional coverage at 1.04 / \$5,000 of additional coverage County reimburses up to \$75.00 for an eye exam every other year and \$125.00 for management and maintenance employees eye exam.  |
| Louisa        | Health insurance paid at 90% county and 10% employee. Figures are for our 80/20 plan. Union employees do pay a flat rate based on contract agreements. Life is split 50/50 between county and employee for all employees-\$10,000 coverage; Vision & Disability paid by employee. Dental only split by percentage for a single plan. County pays 90% and employee 10% for single plan. Then for family plan, county pays the same rate as they do for the single plan and the employee pays the rest.   |
| Lucas         | Lucas Co. pays \$500 towards Employee Health Insurance with any remaining balance to go towards family plan if applicable. County pays 100% of life & vision insurance for employees only. Employee is responsible for remaining cost of premium for family coverage. Employees have 2 plans to choose from Blue Access or Alliance Select.   |
| Lyon          |   |
| Madison       | After July 1, 2008, new full-time employees pay \$50.00 per pay check. (family plan only) Life and disability premiums are an average.  |
| Mahaska       | Same plan for either collective bargaining/or elected officials as for all other employees  |
| Marion        |   |
| Marshall      | health Employee + 1 \$866.10 90% ER & 10% EE (no Sec Rd) Sec Rd - single same - Family 90% ER & 10% EE Life non union & Sec Rd \$3, sheriff & maint \$10, Co Assessor \$8 - All ER  |
| Mills         | The vision plan is offered as a payroll deduction new as of 7-1-09. The deduction is 100% paid by the employee and they had several plans to choose from. It is with Vision Direct.   |
| Mitchell      |   |
| Monona        |   |
| Monroe        | Monroe County Self-funded (prem amts for health reflect reins prem only and admin fees pd to TPA - county funds recommended amts to cover claims, etc. All employees receive the same benefits  |
| Montgomery    |   |
| Muscatine     | Life - County provides \$10,000 life and \$10,000 AD&D; employee can purchase supplemental coverage for self, spouse and/or dependents. Disability - 60% pre-disability income with 90-day waiting period. Vision - monthly family premium is \$7.25 - spouse only, \$6.66 dependents only; \$11.76 spouse and dependents. Health - Co. provides \$150/mo. that can be invested in a 457 Deferred Comp Plan or applied towards family health  |
| O'Brien       |   |
| Osceola       | Pub Safety: Single \$518.00 Employer pays 100% Family: \$640.00 (Employee pays 20%; Employer pays 80%). Sec Roads: Single: \$518.00 Employer pays 100% Family: \$640.00 (Employee pays 40%- \$256.00; Employer pays 60%- \$384.00)  |
| Page          | We have Avesis vision--totally employee paid and have 4 different plans available--employee only, employee & spouse, employee & children and employee & family.   |
| Palo Alto     | Plan 11 partial self fund back to Plan 9  |
| Plymouth      |   |
| Pocahontas    |   |
| Polk          | Department Head family coverage 100% county paid  |
| Pottawattamie | County provides a 10,000 LTD, AD&D and Life plan for all Full-Time employees at the counties expense. Employees may purchase more at their expense.   |
| Poweshiek     | Life, dental & vision are included in the health premium. Vision on employee only. Employee pays \$225 per month for family insurance coverage.   |
| Ringgold      |   |
| Sac           | Long Term Disability is paid 100% by county. Premiums depend on salary.   |
| Scott         | Double Annual Salary for Elected Officials, Department Heads, & Annual Salary for Non-Representative 350 Hay Points and the rest of the eligible employees life insurance is \$20,000 at a cost of .144/1000 rounded to nearest \$1,000. The premium is based on the salary as of July 1 of every year. LTD is .245/1000 rounded to nearest \$1.  |
| Shelby        |   |
| Sioux         |   |
| Story         | FLEXIBLE CASH IS PROVIDED TO ALL FULL-TIME EMPLOYEES IN THE AMOUNT OF \$6,600/YEAR WITH WHICH TO PURCHASE INSURANCE   |
| Tama          | Dental & Vision are included in the health insurance premiums.  |
| Taylor        | Disability is 1.13% of employees monthly earnings. County offers second health plan with a higher deductible and a lower monthly premium of \$1099. County pays individual amount plus 20% of remaining amount due.   |
| Union         |   |
| Van Buren     |   |
| Wapello       |   |
| Warren        | Disability cost is based on salary. If an employee selects an insurance plan (consisting of health, vision & dental) that has a cost over \$775 then the employee pays the cost over \$775  |
| Washington    |   |
| Wayne         |   |
| Webster       | Co. pays 75% of the difference of a family and single plan. the above rates are for the Collective Bargaining 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 bargaining employees & 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 \$951 and the employee pays \$137 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 \$491 for a single, and \$1099 for family and the county pays 100 percent of a single and 75 percent of the difference of the family minus the single and the employee pays 25 percent of the difference. |
| Winnebago     |   |
| Winneshiek    |   |
| Woodbury      | These amounts are different by employee category: elected, wage plan, bargaining unit and are not specific to say bargaining unit employees.  |
| Worth         | Union employees have 58% of their family premium paid by the county and 42% paid by the employee. The county offers plan 9, 10, & 11 of Wellmark-ISAC and the figures above are using plan 9 rates.   |
| Wright        |   |