

Arkansas State Employees - Actives

January 1, 2006 Self-Insured Premium Rates (Adjusted for HRA and Tobacco Use)

	Total Monthly Premium	Less State Contribution	Total Monthly Employee Cost	24thly Employee Cost	One HRA Completed		Two HRAs Completed		
					Tobacco User	Non-Tobacco User	Two Tobacco Users	One Tobacco and One Non-Tobacco User	Two Non-Tobacco Users
Employee Only									
BCBS PPO	\$460.92	(\$242.96)	\$217.96	\$108.98	\$103.98	\$98.98	N/A	N/A	N/A
NovaSys PPO	\$452.72	(242.96)	\$209.76	\$104.88	\$99.88	\$94.88	N/A	N/A	N/A
Health Advantage POS	\$341.84	(242.96)	\$98.88	\$49.44	\$44.44	\$39.44	N/A	N/A	N/A
NovaSys POS	\$334.52	(242.96)	\$91.56	\$45.78	\$40.78	\$35.78	N/A	N/A	N/A
QualChoice POS	\$341.40	(242.96)	\$98.44	\$49.22	\$44.22	\$39.22	N/A	N/A	N/A
Health Advantage HMO	\$334.26	(242.96)	\$91.30	\$45.65	\$40.65	\$35.65	N/A	N/A	N/A
NovaSys HMO	\$326.94	(242.96)	\$83.98	\$41.99	\$36.99	\$31.99	N/A	N/A	N/A
QualChoice HMO	\$329.18	(242.96)	\$86.22	\$43.11	\$38.11	\$33.11	N/A	N/A	N/A
NovaSys High Deductible PPO	\$291.58	(242.96)	\$48.62	\$24.31	\$19.31	\$14.31	N/A	N/A	N/A
Employee & Spouse									
BCBS PPO	\$1,099.81	(\$477.61)	\$622.20	\$311.10	\$306.10	\$301.10	\$301.10	\$296.10	\$291.10
NovaSys PPO	\$1,080.13	(477.61)	\$602.52	\$301.26	\$296.26	\$291.26	\$291.26	\$286.26	\$281.26
Health Advantage POS	\$814.01	(477.61)	\$336.40	\$168.20	\$163.20	\$158.20	\$158.20	\$153.20	\$148.20
NovaSys POS	\$796.45	(477.61)	\$318.84	\$159.42	\$154.42	\$149.42	\$149.42	\$144.42	\$139.42
QualChoice POS	\$812.93	(477.61)	\$335.32	\$167.66	\$162.66	\$157.66	\$157.66	\$152.66	\$147.66
Health Advantage HMO	\$795.81	(477.61)	\$318.20	\$159.10	\$154.10	\$149.10	\$149.10	\$144.10	\$139.10
NovaSys HMO	\$778.87	(477.61)	\$301.26	\$150.63	\$145.63	\$140.63	\$140.63	\$135.63	\$130.63
QualChoice HMO	\$783.63	(477.61)	\$306.02	\$153.01	\$148.01	\$143.01	\$143.01	\$138.01	\$133.01
NovaSys High Deductible PPO	\$693.37	(477.61)	\$215.76	\$107.88	\$102.88	\$97.88	\$97.88	\$92.88	\$87.88
Employee & Child(ren)									
BCBS PPO	\$687.00	(\$327.48)	\$359.52	\$179.76	\$174.76	\$169.76	N/A	N/A	N/A
NovaSys PPO	\$674.70	(327.48)	\$347.22	\$173.61	\$168.61	\$163.61	N/A	N/A	N/A
Health Advantage POS	\$508.38	(327.48)	\$180.90	\$90.45	\$85.45	\$80.45	N/A	N/A	N/A
NovaSys POS	\$497.40	(327.48)	\$169.92	\$84.96	\$79.96	\$74.96	N/A	N/A	N/A
QualChoice POS	\$507.70	(327.48)	\$180.22	\$90.11	\$85.11	\$80.11	N/A	N/A	N/A
Health Advantage HMO	\$496.98	(327.48)	\$169.50	\$84.75	\$79.75	\$74.75	N/A	N/A	N/A
NovaSys HMO	\$486.22	(327.48)	\$158.74	\$79.37	\$74.37	\$69.37	N/A	N/A	N/A
QualChoice HMO	\$489.38	(327.48)	\$161.90	\$80.95	\$75.95	\$70.95	N/A	N/A	N/A
NovaSys High Deductible PPO	\$432.96	(327.48)	\$105.48	\$52.74	\$47.74	\$42.74	N/A	N/A	N/A
Employee & Family									
BCBS PPO	\$1,218.84	(\$522.84)	\$696.00	\$348.00	\$343.00	\$338.00	\$338.00	\$333.00	\$328.00
NovaSys PPO	\$1,197.12	(522.84)	\$674.28	\$337.14	\$332.14	\$327.14	\$327.14	\$322.14	\$317.14
Health Advantage POS	\$903.28	(522.84)	\$380.44	\$190.22	\$185.22	\$180.22	\$180.22	\$175.22	\$170.22
NovaSys POS	\$883.88	(522.84)	\$361.04	\$180.52	\$175.52	\$170.52	\$170.52	\$165.52	\$160.52
QualChoice POS	\$902.10	(522.84)	\$379.26	\$189.63	\$184.63	\$179.63	\$179.63	\$174.63	\$169.63
Health Advantage HMO	\$883.18	(522.84)	\$360.34	\$180.17	\$175.17	\$170.17	\$170.17	\$165.17	\$160.17
NovaSys HMO	\$864.52	(522.84)	\$341.68	\$170.84	\$165.84	\$160.84	\$160.84	\$155.84	\$150.84
QualChoice HMO	\$869.74	(522.84)	\$346.90	\$173.45	\$168.45	\$163.45	\$163.45	\$158.45	\$153.45
NovaSys High Deductible PPO	\$770.06	(522.84)	\$247.22	\$123.61	\$118.61	\$113.61	\$113.61	\$108.61	\$103.61