

2011-12 CITY OF HASTINGS INSURANCE INFORMATION
Effective 10-1-11

TYPE	GENERAL EMPLOYEES			POLICE UNION			FIRE UNION			MONTHLY PREMIUM
	Emp	City	%	Emp	City	%	Emp	City	%	
Single	\$ 54.94	\$ 512.30	9.686%	\$ 48.22	\$ 519.02	8.500%	\$ 48.22	\$ 519.02	8.500%	\$ 567.24
Family	\$ 186.00	\$ 1,014.00	15.50%	\$ 194.44	\$ 1,005.56	16.203%	\$ 225.00	\$ 975.00	18.750%	\$ 1,200.00
Deductibles										
				Max. out of pocket						
	Single	\$400		Single	1,450+400 = \$1,850					
	Family	\$800		Family	2,900+800 = \$3,700		Office Co-Pay: \$25.00			
Prescriptions										
	\$10	Generic					PPO	80/20		
	\$20	Formulary					Non PPO	70/30		
	\$35	Non-Formulary								
Disability & Life: City pays 100% of premiums										
Long-term Disability--general employees & FOP only						Life Insurance				
60% of salary with 180 day waiting period						Annual Salary rounded to nearest \$1,000; max \$50,000				
Vision & Dental: Employee pays 100% of premium										
Basic Dental			Premiere Dental			Vision				
	Single	\$22.86		Single	\$40.58	Employee	\$10.96			
	Emp +1	\$51.60		Emp +1	\$84.08	Emp & Spouse	\$24.16			
	Emp +2	\$69.10		Emp +2	\$101.56	Emp & Children	\$21.80			
	Family	\$92.38		Family	\$133.10	Emp & Family	\$30.72			
Basic: 100% prev. care; 80% basic services; \$100 lifetime deductible; \$1200 annual max.			Premiere: 100% prev care; 80% basic; 50% major; \$100 lifetime deductible; 1200 annual max. \$1,000 lifetime on orthodontia; 50% co-ins			Dental rates effective 12-01-11; Vision rates effective 10-1-11				

2012 HASTINGS UTILITIES INSURANCE INFORMATION
Effective 1-1-12

TYPE	HEALTH INSURANCE				TYPE	DENTAL INSURANCE			PREMIUM
	Emp	HU	%	Premium		Emp	HU	%	
Single	\$ 66.22	\$ 669.61	9 / 91	\$ 735.83	Single	\$ 4.23	\$ 28.28	13 / 87	\$ 32.51
Family	\$ 211.65	\$ 1,416.39	13 / 87	\$ 1,628.04	Family	\$ 20.23	\$ 64.07	24 / 76	\$ 84.30
Deductibles									
					Max. out of pocket				
	Single	\$475			Single	\$1,350			
	Family	\$950			Family	\$2,700	Office Co-Pay: None		
Prescriptions									
	No prescription drug card						PPO	80/20	
							Non PPO	70/30	
Disability & Life: Hastings Utilities pays 100% of premiums									
Long-term Disability					Life Insurance				
66 2/3% of salary with 180 day waiting period					Annual Salary rounded to nearest \$1,000; max \$50,000				