



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES



Premium Contribution Rates for Alternative Benefit Option

Board of Trustees Meeting

August 28, 2014

A Division of the Department of State Treasurer

Employer & Employee Contributions for Alternative Benefit Option

Proposed Monthly Premium Rates for High Deductible Health Plan (HDHP)

Coverage Tier	Total Premium	Employer Share	Employee Share
Employee Only	\$210.00	\$117.62	\$92.38
Employee and Child(ren)	\$379.78	\$117.62	\$262.16
Employee and Spouse	\$586.56	\$117.62	\$468.94
Employee and Family	\$680.56	\$117.62	\$562.94

Comparison: Actual Monthly Premium Rates for CDHP *

Coverage Tier	Total Premium	Employer Share	Employee Share
Employee Only	\$448.12	\$448.12	\$0.00
Employee and Child(ren)	\$632.72	\$448.12	\$184.60
Employee and Spouse	\$923.80	\$448.12	\$475.68
Employee and Family	\$954.76	\$448.12	\$506.64

Board Action on Recommendation

Plan staff recommends approval of the premium contribution rates outlined on slide 2 for the high deductible health plan (HDHP), effective January 1, 2015.

Note: The HDHP benefit option will be available only to employees eligible for coverage under G.S. 135-48.40(e)