

## Health Benefits Monthly Premiums Effective July 1, 2010 – June 30, 2011

The state health benefits program's expenses continue to rise. Higher costs for the upcoming plan year are reflected in premiums rather than in out-of-pocket costs for services. Premiums will increase 3 percent and program reserves will absorb the remaining 1.1 percent of expense.

**Employee, Employee on Military Leave, VSDP Short-Term Disability:** Pays Full-time Employee amount

**Part-time Salaried Employee:** Pays Part-time Employee amount

Health Care Plans	You Only	You Plus One	You Plus Two or More
<b>COVA HDHP - High Deductible Health Plan</b>			
<i>Full-time Employee Pays</i>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<i>Part-time Employee Pays</i>	\$401	\$743	\$1,086
<b>COVA Care/COVA Connect* (with basic dental)</b>			
<i>Full-time Employee Pays</i>	<b>\$43</b>	<b>\$102</b>	<b>\$150</b>
<i>Part-time Employee Pays</i>	\$500	\$925	\$1,352
<b>COVA Care/COVA Connect Plus Out-of-Network</b>			
<i>Full-time Employee Pays</i>	<b>\$55</b>	<b>\$118</b>	<b>\$172</b>
<i>Part-time Employee Pays</i>	\$512	\$941	\$1,374
<b>COVA Care/COVA Connect Plus Expanded Dental</b>			
<i>Full-time Employee Pays</i>	<b>\$58</b>	<b>\$132</b>	<b>\$194</b>
<i>Part-time Employee Pays</i>	\$515	\$955	\$1,396
<b>COVA Care/COVA Connect Plus Out-of-Network &amp; Expanded Dental</b>			
<i>Full-time Employee Pays</i>	<b>\$70</b>	<b>\$147</b>	<b>\$215</b>
<i>Part-time Employee Pays</i>	\$527	\$970	\$1,417
<b>COVA Care/COVA Connect Plus Expanded Dental Plus Vision &amp; Hearing</b>			
<i>Full-time Employee Pays</i>	<b>\$69</b>	<b>\$151</b>	<b>\$220</b>
<i>Part-time Employee Pays</i>	\$526	\$974	\$1,422
<b>COVA Care/COVA Connect Plus Out-of-Network Plus Expanded Dental Plus Vision &amp; Hearing</b>			
<i>Full-time Employee Pays</i>	<b>\$80</b>	<b>\$166</b>	<b>\$240</b>
<i>Part-time Employee Pays</i>	\$537	\$989	\$1,442
<b>Kaiser Permanente HMO – available in Fredericksburg area and Northern Virginia</b>			
<i>Full-time Employee Pays</i>	<b>\$42</b>	<b>\$100</b>	<b>\$146</b>
<i>Part-time Employee Pays</i>	\$518	\$955	\$1,393

\*COVA Connect is for members in designated Hampton Roads zip codes