

# City of Alexandria, Virginia

## MEMORANDUM

DATE: APRIL 19, 2005

TO: THE HONORABLE MAYOR AND MEMBERS OF CITY COUNCIL

FROM: JAMES K. HARTMANN, CITY MANAGER *J*

SUBJECT: BUDGET MEMO # 78: INTERJURISDICTIONAL COMPARISON OF CITY AND SCHOOLS HEALTH CARE AND OTHER BENEFITS

This memorandum responds to Councilman Krupicka's request for a comparison of Alexandria City and Schools healthcare and other employee benefits to other jurisdictions in the region. The data contained herein have been developed in cooperation with and in confirmation by staff in these other jurisdictions.

The chart on the next page reflects data presented in the FY 2005 Washington Area Boards of Education (WABE) guide comparing the cost of benefits for teachers provided by area school systems. For comparative purposes, the estimates are based on an annual teacher salary of \$48,000 to determine the percent of salary for the various cost of benefit contributions.<sup>1</sup>

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<sup>1</sup>The health and retirement benefits comparison data used to prepare BFAAC's review of the FY 2006 Proposed Budget (Budget Memorandum #52), were preliminary information made available to BFAAC at the time its report was prepared. A minor difference exists. BFAAC's report lists Fairfax County School employer retirement contributions as 12.95% and 13.81% (p. 13), instead of 12.93%.

**FY 2005 Washington Area Board of Education (WABE) Comparison of  
Employer Cost as Percentage of Salary**

School System	Retirement	Health Insurance	Total Retirement & Health
Alexandria	13.81%	11.97%	25.78%
Arlington	11.58%	22.07%	33.65%
Fairfax County	12.93%	20.80%	33.73%
Montgomery County	9.71%	17.7%	27.41%
Prince George's County	9.35%	11.4%	20.75%
Prince William County	11.58%	17.3%	28.88%

Source: Compiled by Fairfax County Public Schools.

<b>Alexandria FY 2006 School Board Budget</b>	13.81%	19% to 22% /1	32.81% to 35.81%
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/1- Depends on healthcare plan chosen by employee under the new employee/employer share approved by the School Board at the time of its adoption of its FY 2006 Operating Budget. Due to Mamsi adverse service issues these employee/employer shares are being reconsidered and may change.

It should be noted that Alexandria and Fairfax County provide a retirement supplement, in addition to the Virginia Retirement System contribution. Also, with the changes proposed in the School Board's budget, the School Board's contribution for health insurance as a percentage of the teacher's salary will now range from 19% to 22% depending on which plan is selected by the employee.

A similar chart is shown on next page comparing City employee benefits with comparator jurisdictions using a base salary of \$48,000.<sup>2</sup>

It should be noted that cost, while related to benefits, is also driven by other factors such as:

- 1) Employee cost sharing.
- 2) If and how retirement systems unfunded liabilities are financed and over what period of time.
- 3) Cost and risk experience based on employee health and age condition.
- 4) Whether retiree health costs are melded into active employee health premium cost calculations.
- 5) Whether health insurance plans include an "employee plus one" plan or not. Plans that do have this feature generally have higher "family plan" rates.

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<sup>2</sup>The health and retirement benefits comparison data used to prepare BFAAC's review of the FY 2006 Proposed Budget (Budget Memorandum #52), were preliminary information made available to BFAAC at the time its report was prepared. Three minor differences exist. BFAAC's report lists Alexandria City employer contributions for health insurance benefits as 17.57% instead of 17.63% and total retirement and health benefits as 25.78% (p. 15) instead of 26.88%. The report also lists Fairfax County employer contributions for uniformed employees as 21.79% (p. 12) instead of 24.30%.

### FY 2005 Interjurisdictional Comparison of Employer Cost as Percentage of Salary

County/City	Retirement	Health Insurance /1	Total Retirement & Health
<b>Alexandria</b>			
General Employees	9.25%	17.63%	26.88%
Public Safety	22.35% /2	17.63%	39.98%
<b>Arlington</b>			
General Employees	4.9% /3	16.1%	21%
Public Safety	10.5%	16.1%	26.6%
<b>Fairfax County</b>			
General Employees	8.08% /4	27% /5	35.08%
Police Officers	17.96%	27%	44.96%
Uniformed	24.30% /6	27%	51.3%
<b>Montgomery County</b>			
General Employees	6% /7	23.57% /8	29.57%
Public Safety	28.43%	23.57%	52%
<b>Prince George's County</b>			
General Employees	5.64% /9	19.67% /8	25.31%
Public Safety	24.8% /10	19.67%	44.47%
<b>Prince William County</b>			
General Employees	12.62%	16.56%	29.18%
Public Safety	13.99%	16.56%	30.55%

<b>Alexandria FY 2006 Proposed Budget</b>			
General Employees	11.75%	19.05%	30.08%
Public Safety	22.35%	19.05%	41.4%

- /1 All healthcare plans assume family coverage.  
 /2 Includes 2.35% for Disability Income Plan.  
 /3 Arlington County also contributes 1% and 2% toward 401A plans for uniformed and general employees.  
 /4 General employee contributions range from 4% to 5.33% depending on plan (A or B) chosen.  
 /5 Beginning January 1, 2005, Fairfax County also started a 50% contribution toward employee dental insurance.  
 /6 Employee contributions range from 4% to 8.83% depending on plan (A through D) chosen.  
 /7 Defined contribution plan.  
 /8 Includes both healthcare and separate prescription drug benefits.  
 /9 Average cost shared plan from 4.45% to 8.05%.  
 /10 Average comprehensive retirement plan from 17.49% to 31.40%

Attachment 1 shows the change in employee and City annual costs from FY 2005 to FY 2006 for the various health insurance plan options available to full-time City employees. Attachment 2 provides the preliminary health insurance monthly premiums for these plans to be offered beginning July 1, 2005 through June 30, 2006. Attachments 3 and 4 provide a detailed interjurisdictional comparison of full-time employee benefits and a comparison of full-time school employee benefits.

**CITY OF ALEXANDRIA  
PROPOSED FY 2006 HEALTH INSURANCE PREMIUMS  
FOR REGULAR FULL-TIME EMPLOYEES (CHANGE IN EMPLOYEE AND CITY COSTS)**

HealthCare Plan	City Cost Per Year			Employee Cost Per Year			% Change
	FY 2005 cost	FY 2006 Cost	\$ Change	FY 2005 Cost	FY 2006 Cost	\$ Change	
<b>Kaiser Permanente (HMO)</b> Individual Family	\$3,588	\$3,877	\$289	\$0	\$0	\$0	NA
	\$8,465	\$9,148	\$683	\$0	\$0	\$0	NA
<b>Kaiser Permanente (POS)</b> Individual Family	\$3,588	\$3,877	\$289	\$1,684	\$1,820	\$136	8.1%
	\$8,465	\$9,148	\$683	\$3,977	\$4,297	\$320	8.0%
<b>Optimum Choice/Mamsi (HMO)</b> Individual Family	\$3,477	\$3,762	\$285	\$0	\$0	\$0	NA
	\$8,204	\$8,877	\$673	\$0	\$0	\$0	NA
<b>Optimum Choice/Mamsi (POS)</b> Individual Family	\$3,588	\$3,762	\$174	\$435	\$591	\$156	35.8%
	\$8,465	\$8,877	\$412	\$945	\$1,305	\$360	38.1%

**CITY OF ALEXANDRIA  
PROPOSED FY 2006 HEALTH INSURANCE PREMIUMS  
FOR RETIREES (CHANGE IN EMPLOYEE AND CITY COSTS)**

HealthCare Plan	City Cost Per Year			Retiree Cost Per Year			
	FY 2005 Cost	FY 2006 Cost	% Change	FY 2005 Cost	FY 2006 Cost	% Change	
Kaiser Permanente (Under 65 HMO)	Individual	\$2,880	\$3,120	\$240	\$700	\$749	7.0%
	Two Party	\$2,880	\$3,120	\$240	\$3,969	\$4,245	7.0%
	Family	\$2,880	\$3,120	\$240	\$7,861	\$8,488	8.0%
Kaiser Permanente Medicare+ (Over 65 HMO)*	Individual	\$2,880	\$3,120	\$240	\$0	\$0	NA
	Two Party	\$2,880	\$3,120	\$240	\$2,221	\$2,237	0.7%
	One With Medicare Coverage/One Without	\$2,880	\$3,120	\$240	\$3,251	\$3,428	5.4%
Kaiser Permanente (Under 65 POS)	Individual	\$2,880	\$3,120	\$240	\$2,498	\$2,691	7.8%
	Two party	\$2,880	\$3,120	\$240	\$7,887	\$8,503	7.8%
	Family	\$2,880	\$3,120	\$240	\$12,715	\$13,733	8.0%
Optimum Choice/Mamsi (Under 65 HMO)	Individual	\$2,880	\$3,120	\$240	\$623	\$664	6.5%
	Two party	\$2,880	\$3,120	\$240	\$3,821	\$4,131	8.1%
	Family	\$2,880	\$3,120	\$240	\$7,630	\$8,252	8.1%
Optimum Choice/Mamsi Medicare (Over 65 HMO)	Individual	\$2,880	\$3,120	\$240	\$98	\$102	4.3%
	Two Party	\$2,880	\$3,120	\$240	\$4,215	\$4,557	8.1%
	Family	\$2,880	\$3,120	\$240	\$7,104	\$7,683	8.1%
Optimum Choice/Mamsi Medicare+ (Over 65 POS)	Individual	\$2,880	\$3,120	\$240	\$539	\$580	7.5%
	Two party	\$2,880	\$3,120	\$240	\$4,215	\$4,557	8.1%
	Family	\$2,880	\$3,120	\$240	\$8,585	\$9,675	12.7%
Optimum Choice/Mamsi (Under 65 POS)	Individual	\$2,880	\$3,120	\$240	\$1,143	\$1,233	7.9%
	Two party	\$2,880	\$3,120	\$240	\$4,818	\$5,210	8.1%
	Family	\$2,880	\$3,120	\$240	\$9,189	\$9,938	8.2%

\* Must have Medicare Parts A & B

**CITY OF ALEXANDRIA  
PROPOSED FY 2006 HEALTH INSURANCE PREMIUMS  
FOR REGULAR FULL-TIME EMPLOYEES  
EFFECTIVE JULY 1, 2005 THROUGH JUNE 30, 2006**

PLANS	HMO (IN-PLAN COVERAGE ONLY)						POS (IN-PLAN & OUT OF PLAN COVERAGE)					
	FY 2005			FY 2006			FY 2005			FY 2006		
	TOTAL COST	CITY COST	EMPLOYEE COST	TOTAL COST	CITY COST	EMPLOYEE COST	TOTAL COST	CITY COST	EMPLOYEE COST	TOTAL COST	CITY COST	EMPLOYEE COST
<b>KAISER</b>												
Individual												
Monthly	\$298.98	\$298.98	\$0.00	\$323.10	\$323.10	\$0.00	\$439.35	\$298.98	\$140.37	\$474.79	\$323.10	\$151.69
Bi-Weekly			\$0.00			\$0.00			\$70.19			\$75.85
Family												
Monthly	\$705.43	\$705.43	\$0.00	\$762.33	\$762.33	\$0.00	\$1,036.87	\$705.43	\$331.44	\$1,120.51	\$762.33	\$358.18
Bi-Weekly			\$0.00			\$0.00			\$165.72			\$179.09
<b>OPTIMUM CHOICE (MAMSI)</b>												
Individual												
Monthly	\$289.75	\$289.75	\$0.00	\$313.51	\$313.51	\$0.00	\$335.23	\$298.98	\$36.25	\$362.72	\$313.51	\$49.21
Bi-Weekly			\$0.00			\$0.00			\$18.13			\$24.61
Family												
Monthly	\$683.67	\$683.67	\$0.00	\$739.73	\$739.73	\$0.00	\$784.19	\$705.43	\$78.76	\$848.49	\$739.73	\$108.76
Bi-Weekly			\$0.00			\$0.00			\$39.38			\$54.38

**CITY OF ALEXANDRIA  
PROPOSED FY 2006 HEALTH INSURANCE PREMIUMS  
FOR RETIREES  
EFFECTIVE JULY 1, 2005 THROUGH JUNE 30, 2006**

PLAN	HMO (IN-PLAN COVERAGE ONLY)						POS (IN-PLAN & OUT OF PLAN COVERAGE)					
	FY 2005			FY 2006			FY 2005			FY 2006		
	TOTAL COST	CITY COST	RETIREE COST	TOTAL COST	CITY COST	RETIREE COST	TOTAL COST	CITY COST	RETIREE COST	TOTAL COST	CITY COST	RETIREE COST
<b>KAISER Under 65</b>												
Individual	\$298.37	\$240.00	\$58.37	\$322.44	\$260.00	\$260.00	\$448.14	\$240.00	\$208.14	\$484.29	\$260.00	\$224.29
Two	\$570.73	\$240.00	\$330.73	\$616.78	\$260.00	\$260.00	\$896.27	\$240.00	\$656.27	\$968.57	\$260.00	\$708.57
Family	\$895.10	\$240.00	\$655.10	\$967.32	\$260.00	\$260.00	\$1,299.59	\$240.00	\$1,059.59	\$1,404.43	\$260.00	\$1,144.43
<b>*KAISER Medicare +(Over 65)</b>												
<b>must have Medicare Parts A&amp;B</b>												
*Individual	\$212.56	\$240.00	\$0.00	\$223.19	\$260.00	\$260.00	NA			NA		
*Two	\$425.12	\$240.00	\$185.12	\$446.38	\$260.00	\$260.00	NA			NA		
*One With Medicare/One without	\$510.93	\$240.00	\$270.93	\$545.63	\$260.00	\$260.00	NA			NA		
<b>OPTIMUM CHOICE Under 65</b>												
Individual	\$291.95	\$240.00	\$51.95	\$315.35	\$260.00	\$260.00	\$335.23	\$240.00	\$95.23	\$362.72	\$260.00	\$102.72
Two	\$558.45	\$240.00	\$318.45	\$604.24	\$260.00	\$260.00	\$641.53	\$240.00	\$401.53	\$694.14	\$260.00	\$434.14
Family	\$875.84	\$240.00	\$635.84	\$947.66	\$260.00	\$260.00	\$1,005.71	\$240.00	\$765.71	\$1,088.18	\$260.00	\$828.18
<b>OPTIMUM CHOICE Medicare 65+</b>												
Individual	\$248.16	\$240.00	\$8.16	\$268.51	\$260.00	\$260.00	\$284.95	\$240.00	\$44.95	\$308.32	\$260.00	\$48.32
Two	\$514.92	\$240.00	\$274.92	\$557.14	\$260.00	\$260.00	\$591.26	\$240.00	\$351.26	\$639.74	\$260.00	\$379.74
Family	\$832.04	\$240.00	\$592.04	\$900.27	\$260.00	\$260.00	\$955.42	\$240.00	\$715.42	\$1,066.22	\$260.00	\$806.22

**FULL-TIME EMPLOYEE BENEFIT COMPARISON**

(A brief summary of benefits information obtained from the Local Government Personnel Association (LGPA) Survey and from staff in comparator jurisdictions)

	ALEXANDRIA CITY	FAIRFAX COUNTY	ARLINGTON COUNTY	PRINCE WILLIAM COUNTY	MONTGOMERY COUNTY	PRINCE GEORGE'S COUNTY
<b>Health Insurance Plans</b>	<p>Kaiser and Optimum Choice with both HMO and POS Options.</p> <p>City pays 100% of the cost for HMO coverage and 68% to 90% of POS coverage. Employee pays 0% to 32% of the cost.</p> <p>Physician co-pays \$15 for in plan HMO services. Prescription co-pays from \$10-\$35.</p>	<p>FairChoice+BlueChoice HMO and POS, Cigna HMO, BluePreferred PPO, Kaiser HMO.</p> <p>County pays 75% to 85% of the cost and employee pays 15% to 25% of the Cost.</p> <p>Physician co-pays \$10 for HMO and PPO services.</p> <p>Prescription co-pays range from \$5 to \$35.</p>	<p>BlueCross/BlueShield Triple Option Plan (with HMO, PPO and Indemnity components) and Kaiser HMO.</p> <p>County pays 75% to 85% of the Cost and employee pays 15% to 25% of the cost.</p> <p>Physician co-pays range from \$10 to \$20.</p> <p>Prescription co-pays range from \$8 to \$35.</p>	<p>Anthem Key Care PPO-15, and PPO-20, HMO and Kaiser HMO.</p> <p>County pays 64% of the cost</p> <p>Physician co-pays range from \$20 to \$40</p> <p>Prescription co-pays range from \$10 to \$35.</p>	<p>CareFirst POS, Optimum Choice HMO, Kaiser HMO.</p> <p>County pays 76% to 80% of the cost and employee pays 20% to 24% of the cost</p> <p>Physician co-pays range from \$5 to \$20</p> <p>Separate Prescription Drug plan with CareMark. Prescription co-pays range from \$4 to \$35</p>	<p>Kaiser HMO and Optimum Choice with HMO and POS Options.</p> <p>County pays 75% for POS and 80% of the cost of HMO. Employee pays 20% to 25% of the cost</p> <p>Physician co-pays range from \$15 and \$20</p> <p>Separate Prescription Drug plan with \$50 annual deductible and co-pays from \$6 to \$50.</p>
<b>Life Insurance</b>	<p>ING Reliastar</p> <p>Basic coverage: 2 X salary 100% City funded.</p> <p>Supplemental: 1 or 2 X salary -100% employee funded.</p> <p>Combined Maximum: \$750,000</p>	<p>Minnesota Mutual</p> <p>Basic coverage: 1X salary 100% County funded.</p> <p>Optional: 1 to 8 X salary 100% employee funded</p> <p>Combined Maximum: \$500,000</p>	<p>ING Reliastar</p> <p>Basic coverage: 1 X salary up to \$50,000 100% County funded.</p> <p>Optional: 1/2, 1, or 2 X salary 100% employee funded.</p>	<p>Minnesota Life (Administered by VRS )</p> <p>Basic coverage: 2 X salary 100% County funded.</p> <p>Supplemental up to 2 X salary. 100 % employee funded based on age.</p> <p>Combined maximum: \$500,000</p>	<p>Prudential Life</p> <p>Basic Coverage: 1X salary 74% County funded and 24% employee funded.</p> <p>Optional coverage: 1X, 2X or 3X salary available 100% employee funded. Maximum: \$300,000</p>	<p>Cigna</p> <p>Basic Coverage: 2X salary 100% County funded.</p> <p>Optional up to 4 X salary 100% employee funded.</p> <p>Public safety employees can purchase additional amounts up to a combined maximum of \$300,000</p>



	ALEXANDRIA CITY	FAIRFAX COUNTY	ARLINGTON COUNTY	PRINCE WILLIAM COUNTY	MONTGOMERY COUNTY	PRINCE GEORGE'S COUNTY
<b>Long Term Disability</b>	Assurant Plan 1 = 120 day waiting period 100% City funded. Plan 2 = 90 day waiting period. 11% employee funded 60% of salary after applicable waiting period.	Cigna 100% employee funded 60% of salary, after 90 day waiting period.	County administers a plan that provides for 2/3 salary payment after 90 days for up to one year.	County administers a leave bank for short term illness only.	General employees 60% of annual salary Public safety employees 67% of annual Salary Waiting period 150 days 76% County funded 24% employee funded	Option 1 = 50% of annual salary Option 2 = 60% of annual salary Waiting period 180 days 100% employee funded
<b>Dental Insurance</b>	Dominion Dental DHMO and PPO 100% Employee Funded	Delta Dental PPO 50% County Funded 50% Employee Funded	Delta Dental PPO 75% County Funded 25% Employee Funded	Delta Dental PPO 50% County Funded 50% Employee Funded	Cigna DHMO and PPO 76% County funded 24% Employee funded	Dental DHMO and PPO Employee pays 100
<b>Separate Vision Benefits</b>	No	No	Yes	No	Yes 76% County funded 24% Employee funded	Yes 100% Employee Paid

**FULL TIME SCHOOL EMPLOYEE BENEFIT COMPARISON**

(A brief summary of benefits information obtained from staff in comparator jurisdictions)

	ALEXANDRIA CITY PUBLIC SCHOOLS	FAIRFAX COUNTY PUBLIC SCHOOLS	ARLINGTON COUNTY PUBLIC SCHOOLS	PRINCE WILLIAM COUNTY PUBLIC SCHOOLS	MONTGOMERY COUNTY PUBLIC SCHOOLS	PRINCE GEORGE'S COUNTY PUBLIC SCHOOLS
<p><b>Health Insurance Plan</b></p>	<p>Effective 7/1/05 Mamsi and Kaiser HMO and POS (Point of Service) will be offered.                      ACPS will pay 100% of the cost for Kaiser HMO and 80% to 100%* of cost of Kaiser POS plan.                      Employee pays 0% to 20% of the cost of Kaiser POS plan.                      ACPS pays 54% to 100%* of cost of MAMSI HMO plan. ACPS pays 48.2% to 100%* of cost of MAMSI POS plan.                      Employee pays 0% to 46% of the Cost.                      Physician co-pays will be \$15 for in plan services.                      Prescription Co-pays \$5 - \$35                      *ACPS contribution rates vary by employee groups. Professional, support and technical support pay from 4.5% to 46% of cost; administrators pay 0%.</p>	<p>CareFirst Preferred Provider Organization (PPO), CareFirst POS, Aetna EPO (An HMO using a PPO network of doctors), Kaiser Permanente.                      FCPS pays 85% for individual coverage and 75% for two-party and family coverage.                      Physician co-pays are \$10.                      Employee pays 15% to 25% depending on plan coverage.                      RX with Express Scripts – 20% with minimum of \$7 for generic and \$15 for brand, with maximum of \$25 per month per RX, double for mail order. Out-of-pocket maximum of \$1,500 per calendar year per individual.</p>	<p>CareFirst BlueCross BlueShield (Point of Service Medical Plan) Kaiser Permanente (HMO).                      Plan has 3 components:                      1) HMO – Primary care - \$10 to \$20 co-pay.                      2) PPO - \$200 (2 per family) annual deductible. \$1,500 (2 per family) maximum out-of-pocket expenses. Primary care - 80% of covered allowance; subject to PPO deductible.                      3) Indemnity - \$500 (2 per family) annual deductible. \$2,000 (2 per family) maximum out of pocket costs. 100% reimbursement thereafter.                      4) Kaiser Permanente – No deductible. Office visits - \$10 co-pay                      Prescription drugs - \$8 to \$25 co-pay for a month's supply (mail order included)                      Arlington CPS pays 77% for individual coverage, 73% for two party coverage and 68% for family coverage. Employee pays 23% for individual coverage, 27% for two party coverage and 32% for family coverage.</p>	<p>Anthem Blue Cross Blue Shield Employees have the choice of participating in 3 plans:                      1) Healthkeepers Product 20 (HMO). PWCPS pays 95% for individual coverage and 70% for family coverage. Primary Care physician co-pay is \$20.                      2) KeyCare 15 Plus (PPO). PWCPS pays 83% for individual coverage and 61% for family coverage. Primary Care physician co-pay is \$15.                      3) KeyCare Product 20 (PPO). PWCPS pays 98% for individual coverage and 66% for family coverage. Primary Care physician co-pay is \$40 (referral required).                      Employee pays 5% to 34% of health insurance costs depending on plan coverage.                      All 3 plans include comprehensive medical, preventive care and vision.                      Prescription co-pays for all plans range from \$10 to \$35.</p>	<p>United Healthcare Standard and High Option POS plans, Optimum Choice HMO, BlueChoice HMO, Kaiser Permanente HMO.                      MCPS pays 80% of High Option POS plan cost, 90% of Standard Option plan cost and 95% of HMO plan cost..                      Employee pays 5% to 20% of health insurance costs depending on plan coverage.                      Co-pays are \$5 for Primary Care Physician and Specialist for High Option POS plan and HMOs, and \$10 for Primary Care and Specialist for Standard Option POS plan.                      Prescription Drug plan is carved out for all plans except Kaiser. Benefit is administered by Caremark, Inc.                      Co-pay – at retail pharmacy: \$5 for generic, \$10 for preferred brand and \$25 for non-preferred brand drugs                      Mail order pharmacy co-pay: \$0 for generic, \$10 for preferred brand and \$25 for non-preferred brand drugs. Supply is limited to 90 days.                      MCPS pays 90% and employee pays 10% of prescription drug plan cost.</p>	<p>CareFirst BCBS Choice+ Triple Option Plan (Open to all employees)                      Kaiser and Optimum Choice HMO's frozen to new enrollment)                      PGPS pays 80% for employees with 8 or more years of service and 75% for employees with less than 8 years of service for Choice+. PGCS pays same dollar amount toward the HMOs as we pay toward Choice+.                      Employee pays 20% to 25% of health insurance costs depending on plan coverage.                      Choice+ co-pays:                      HMO - \$ 10 for Primary Care Physician, \$20 for Specialist                      PPO: \$10 office visit, \$100/\$300 deductible 90% after deductible                      Prescription drug plan not included with Medical plan; it is a separate free-standing plan.</p>

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	ALEXANDRIA CITY PUBLIC SCHOOLS	FAIRFAX COUNTY PUBLIC SCHOOLS	ARLINGTON COUNTY PUBLIC SCHOOLS	PRINCE WILLIAM COUNTY PUBLIC SCHOOLS	MONTGOMERY COUNTY PUBLIC SCHOOLS	PRINCE GEORGE'S COUNTY PUBLIC SCHOOLS
<b>Life Insurance</b>	<p>Minnesota Life Insurance (Administered by the Virginia Retirement System)</p> <p>Basic coverage: 2 X salary natural death/4 X salary if accidental death 100% ACPS funded.</p> <p>Optional up to 4 X salary.</p> <p>100% Employee funded based on age and salary. Maximum - \$600,000</p>	<p>Minnesota Life (Administered by VRS)</p> <p>ERFC (full-time administrative and educational) employees get basic coverage: 2 X salary natural death/4 X salary if accidental death 100% County funded.</p>	<p>Minnesota Life (Administered by VRS) for trades employees hired after July 1, 2001.</p> <p>Basic coverage: 2 X salary if natural death/4 X salary if accidental death 100% Arlington CPS funded.</p> <p>ACPS retirement-covered employees hired before July 1, 2001 are covered by Reliatstar Life Insurance.</p> <p>Basic coverage: 1 X salary 100% Arlington ACPS funded.</p>	<p>Minnesota Life</p> <p>Basic Coverage: 2 X salary if natural death/4 X salary if accidental death 100% WPCS funded.</p>	<p>Life Insurance plan is administered by Prudential Life.</p> <p>Basic coverage 2 x salary. MCPS pays 90% of plan cost. Employee may buy an additional 1 x salary by paying the full cost. Employee may also buy \$10,000 dependent life coverage by paying the full cost.</p>	<p>Aetna</p> <p>100% paid by PGPCS</p> <p>2 X annual salary</p> <p>No supplemental</p>
<b>Long Term Disability</b>	<p>Schools Insurance Fund</p> <p>120 day qualifying period - ACPS funded</p> <p>60% of salary after waiting period, offset by benefits being received from other sources.</p>	<p>Liberty Mutual</p> <p>Short term disability has 20 work day waiting period, then 100% up to 5 months of payments, then LTD which is paid at 66 2/3%</p> <p>Employee pays premium for long-term disability.</p>	<p>County administered plan.</p> <p>90 day waiting period with 70% of income. Arlington CPS pays the full cost of these benefits.</p>	<p>PWCPS administers leave bank for short-term illnesses only. Bank member can use a maximum of 45 sick leave days per year.</p> <p>PWCPS does not contribute toward the cost of long-term disability insurance; however, employees can purchase long-term disability insurance through payroll deductions.</p>	<p>No coverage provided by MCPS</p>	<p>Not offered as insurance. Sick leave banks allow employees to donate from their own leave and draw upon the bank if they exhaust their own leave.</p>
<b>Dental Insurance</b>	<p>Care First - PPO</p> <p>ACPS pays 100% of employee cost (single coverage).</p> <p>Employee pays for dependent coverage.</p>	<p>Aetna PPO and DMO (dental HMO plan)</p> <p>FCPS pays 70% of coverage</p>	<p>Delta Dental Plan</p> <p>Arlington CPS pays 30% for individual, two party and family plans.</p>	<p>Delta Dental PPO</p> <p>Cleaning and X rays are 100% County funded; fillings and extractions are 80% County funded; crowns, inlays and dentures are 50% County funded.</p>	<p>Dental Coverage - Aetna DMO and PPO. MCPS pays 90% of cost.</p>	<p>Aetna</p> <p>Voluntary PPO</p> <p>PGPCS pays 77% for employees with 8 or more years of service and 72% for employees with less than 8 years of service.</p>

	ALEXANDRIA CITY PUBLIC SCHOOLS	FAIRFAX COUNTY PUBLIC SCHOOLS	ARLINGTON COUNTY PUBLIC SCHOOLS	PRINCE WILLIAM COUNTY PUBLIC SCHOOLS	MONTGOMERY COUNTY	PRINCE GEORGE'S COUNTY
Separate Vision Benefits	No	No	No	Vision Care insurance is funded through employee payroll deductions. Employee co-pay for vision exam is \$20.	<p>Separate benefit provided through National Vision Administrators (NVA). There are two components to the plan.</p> <ol style="list-style-type: none"> <li>1) A discount plan for eye exams, frames and lenses and</li> <li>2) An indemnity benefit reimbursing plan participants for parts of their expenses for eye exams, frames and lenses.</li> </ol>	<p>Yes</p> <p>Same contribution structure as medical</p>