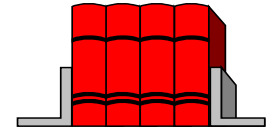


NEA-New Hampshire Research

9 South Spring Street, Concord, New Hampshire 03301



MEDICAL INSURANCE Teachers & Educational Support Personnel **Summary Report**

November 2011

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**Teachers & Educational Support Personnel
Medical Insurance Benefits**

12/6/2011

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2011, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
37	Manchester ESP	Access Blue	HMO		2.3%	\$814	\$1,586	\$2,127	\$761	\$1,586	\$2,127	Y	Y*				District self-insures. Lumenos new for 2010. *\$1500
		BlueChoice	POS		2.2%	\$878	\$1,714	\$2,301	\$755	\$1,714	\$2,301						
		PPO High Deductible	PPO			\$570	\$1,111	\$1,490	\$533	\$1,039	\$1,393						
		Lumenos	HDHP		2.1%	\$685	\$1,343	\$1,720	\$640	\$1,255	\$1,608						
37	Manchester	Access Blue	HMO		2.3%	\$814	\$1,586	\$2,127	\$761	\$1,586	\$2,127	Y					District self-insures. Lumenos new for 2010.
		BlueChoice	POS		2.2%	\$878	\$1,714	\$2,301	\$755	\$1,714	\$2,301						
		PPO High Deductible	PPO			\$570	\$1,111	\$1,490	\$533	\$1,039	\$1,393						
		Lumenos	HDHP		2.1%	\$685	\$1,343	\$1,720	\$640	\$1,255	\$1,608						

New Hampshire Teachers & Educational Support Personnel (ESP)

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SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
8	Concord Educ Assistants	SchoolCare	POS-OA HMO		9.5%	\$741	\$1,481	\$2,000	86%	**	**						Switch to SchoolCare 7/1/10 Sept. 1, 2002. **District pays dollar equivalent of its contribution for single coverage toward a two-person or family plan. ***Retiree Insurance=30% of single plan, age 55-65.
					9.4%	\$673	\$1,346	\$1,817	90%	**	**						
8	Concord (CEOPA) office personnel	SchoolCare	POS-OA HMO		9.5%	\$741	\$1,418	\$2,000	86%	86%	86%	Y	**Y	***Y	Y	Switch to SchoolCare 7/1/10 **\$700 single; \$1,000 2-person; \$1,400 family. ***65% of single or two-person coverage to age 65.	
					9.4%	\$673	\$1,346	\$1,817	90%	90%	90%						
8	Concord EA	SchoolCare	OA+		9.4%	\$814	\$1,628	\$2,198	71%	71%	71%	Y	**Y	***Y	Y	Switch to SchoolCare 7/1/10. *Available only to employees hired before July 1, 2002. **\$700 single; \$1,000 2-person; \$1,400 family. ***65% of single or two-person coverage to age 65. No contribution to OA+.	
			POS		9.6%	\$741	\$1,481	\$2,000	86%	86%	86%						
			HMO		9.4%	\$673	\$1,346	\$1,817	90%	90%	90%						
19	Dunbarton	BlueChoice	POS	11.1%	11.0%	\$816	\$1,633	\$2,204	72%	72%	72%	Y				*District will pay up to 72% of the BlueChoice premium toward other plans.	
			BlueChoice (2-tier)		POS	10.7%	\$779	\$1,558	\$2,103	*	*	*					
			Matthew Thornton Blue		HMO	7.9%	\$751	\$1,502	\$2,027	*	*	*					
24	Henniker	Anthem Blue Cross	C 100-MC	2.6%	8.4%	\$809	\$1,619	\$2,186	85%	85%	85%	Y	*Y		Y	*District pays \$1000 single; \$2000 two person; \$3,000 family.	
			BlueChoice		POS	3.2%	\$712	\$1,415	\$1,924	85%	85%	85%					
			Matthew Thornton Blue		HMO	0.6%	\$665	\$1,331	\$1,797	85%	85%	85%					
24	John Stark Regional ESP	Anthem Blue Cross	C 100-MC	2.6%	8.4%	\$809	\$1,619	\$2,186	*\$11,000	*\$11,000	*\$11,000	Y	**Y		Y	*Maximum dollar amount per year paid by the district for health insurance for certain full time support staff. **Up to \$5,580 cash back for any unused funds.	
			BlueChoice		POS	3.2%	\$712	\$1,415	\$1,924	*\$11,000	*\$11,000	*\$11,000					
			Matthew Thornton Blue		HMO	0.6%	\$665	\$1,331	\$1,797	*\$11,000	*\$11,000	*\$11,000					
24	John Stark Regional	Anthem Blue Cross	C 100-MC	2.6%	8.4%	\$809	\$1,619	\$2,186	90%	85%	85%	Y	**Y	***Y	Y	**Receive \$2000 ***District pays single plan up to \$4,000 per year for five years.	
			BlueChoice		POS	3.2%	\$712	\$1,415	\$1,924	90%	85%	85%					
			Matthew Thornton Blue		HMO	0.6%	\$665	\$1,331	\$1,797	90%	85%	85%					
24	Weare	Anthem Blue Cross	C 100-MC	2.6%	8.4%	\$809	\$1,619	\$2,186	\$769	\$1,457	\$1,635	Y	*Y		Y	*\$3000 single; \$5000 two-person or family.	
			BlueChoice		POS	3.2%	\$712	\$1,415	\$1,924	\$677	\$1,282	\$1,635					
			Matthew Thornton Blue		HMO	0.6%	\$665	\$1,331	\$1,797	\$632	\$1,198	\$1,617					
46	Andover	SchoolCare	HMO		5.1%	\$599	\$1,198	\$1,618	100%	90%	85%	Y	*		Y	*50% of single HMO	
			POS-OA		5.0%	\$671	\$1,342	\$1,812	100%	90%	85%						
46	Merrimack Valley ESP	SchoolCare	HMO		5.1%	\$599	\$1,198	\$1,618	97%	92%	82%	Y	\$750		Y	Open Access + New for 2008	
			POS-OA		5.0%	\$671	\$1,342	\$1,812	97%	92%	82%						
			OA+		2.2%	\$554	\$1,108	\$1,496	97%	92%	82%						
			HMO		5.1%	\$599	\$1,198	\$1,618	100%	93%	87%	Y	**Y		Y		
46	Merrimack Valley	SchoolCare	POS-OA		5.0%	\$671	\$1,342	\$1,812	100%	*	*				Y	*District contribution equal to HMO amount. **45% of HMO single premium.	
			OA+		2.2%	\$554	\$1,108	\$1,496	100%	93%	87%	Y	**Y		Y		
			HMO		3.2%	\$699	\$1,398	\$1,888	90%	75%	75%	Y	\$500		Y		
			POS		11.5%	\$783	\$1,566	\$2,114	90%	75%	75%						
53	Allenstown Paras (ESP)	SchoolCare	HMO		3.2%	\$699	\$1,398	\$1,888	80%	80%	80%	Y	\$500	*Y		*\$3,077 per year for five years or to Medicare Eligibility, whichever occurs first.	
			POS		11.5%	\$783	\$1,566	\$2,114	80%	80%	80%						
53	Chichester	SchoolCare	HMO		3.2%	\$699	\$1,398	\$1,888	80%	80%	80%	Y	\$2,000				
			POS		11.5%	\$783	\$1,566	\$2,114	80%	80%	80%						
53	Deerfield Para Educators	SchoolCare	HMO		6.2%	\$613	\$1,226	\$1,655	90%	75%	75%	Y					
			POS-OA		6.3%	\$687	\$1,373	\$1,854	90%	75%	75%						
53	Deerfield	SchoolCare	HMO		6.2%	\$613	\$1,226	\$1,655	90%	75%	75%	Y	\$700		Y		
			POS-OA		6.3%	\$687	\$1,373	\$1,854	90%	75%	75%						
53	Epsom ESP	SchoolCare	HMO		3.2%	\$699	\$1,398	\$1,888	100%	80%	80%	Y	*Y			*Single=\$850; 2-person=\$900, Family=\$1000	
			POS		11.5%	\$783	\$1,566	\$2,114	100%	80%	80%						
53	Epsom	Matthew Thornton Blue	HMO		3.2%	\$699	\$1,398	\$1,888	100%	80%	80%	Y	*Y			*Single=\$850; 2-person=\$1,000; family=\$1,200	
			BlueChoice		POS	11.5%	\$783	\$1,566	\$2,114	100%	80%	80%					
53	Pembroke	SchoolCare	HMO		6.2%	\$613	\$1,226	\$1,655	80%	80%	80%	Y	\$1,200	*Y	Y	* Retiree Ins=80% of single or 2-person premium, up to age 65.	
			POS-OA		6.3%	\$687	\$1,373	\$1,854	80%	80%	80%						
65	Kearsarge Regional	SchoolCare	HMO		9.4%	\$640	\$1,280	\$1,728	85%	85%	85%	Y		*Y	Y	*Retiree Ins= single or two person HMO plan paid by the district at same percentage as active employees, to age 65.	
			POS-OA		9.1%	\$717	\$1,434	\$1,936	80%	80%	80%						

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

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SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
66	Hopkinton ESP	Anthem Blue Cross	C 100-MC*	9.4	15.1%	\$664	\$1,327	\$1,792	**	**	**	Y	\$1,000 - \$1,500				*Comp 100-MC not available to employees hired after June 30, 2006. **District contribution varies with years of service. Range varies from 55% - 90% of single coverage; 50% to 75% of 2-person plan.
		BlueChoice	POS		9.6%	\$584	\$1,168	\$1,577	**	**	**						
		Matthew Thornton Blue	HMO		6.8%	\$546	\$1,091	\$1,473	**	**	**						
66	Hopkinton	Anthem Blue Cross	C 100-MC*	9.40%	15.1%	\$664	\$1,327	\$1,792	**87%	**87%	**87%	Y	\$1,300				*Comp 100-MC not available to teachers hired after June 30, 2006. **Annual teacher contribution capped at \$1,950 for Comp 100-MC; \$1,500 for BlueChoice POS; \$900 for Matthew Thornton HMO.
		BlueChoice	POS		9.6%	\$584	\$1,168	\$1,577	**87%	**87%	**87%						
		Matthew Thornton Blue	HMO		6.8%	\$546	\$1,091	\$1,473	**92%	**92%	**92%						
67	Bow ESP	Matthew Thornton Blue	HMO	10%	7.9%	\$670	\$1,340	\$1,809	\$603	\$670	\$603	Y	**25%				**25% of district contribution.
		BlueChoice	POS		12.3%	\$728	\$1,457	\$1,967	\$603	\$670	\$603						
		Anthem BlueCross	C 100-MC														
67	Bow	Matthew Thornton Blue	HMO	10%	7.9%	\$670	\$1,340	\$1,809	**	**	**	Y	****25%	****Y	Y	Y	*Only available to employees hired prior to January 1, 1997. **District pays dollar equivalent of its contribution for the POS toward the HMO. ***District pays dollar equivalent of its contribution for the JW toward the Comp 100-MC. ****25% of district contribution. *****District pays between \$700-\$1,300 toward single premium to age 65.
		BlueChoice	POS		10.6%	\$717	\$1,434	\$1,936	90%	80%	80%						
		Anthem BlueCross	C 100-MC						***	***	***						
		Anthem BlueCross	JW*						90%	80%	80%						
80	Shaker Regional	SchoolCare	HMO		6.1%	\$555	\$1,110	\$1,499	*	*	*	Y	\$2,000				*District pays 2006-07 level, plus70% of the HMO premium increase. Open Access + new for 2008.
			POS-OA		6.1%	\$622	\$1,243	\$1,678	*	*	*						
			OA+		3.4%	\$514	\$1,027	\$1,387	*	*	*						

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

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SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
11	Dover EOP (ESP) (office personnel)	SchoolCare	HMO POS-OA		2.7% 2.8%	\$712 \$798	\$1,424 \$1,595	\$1,923 \$2,154	90% 83%	90% 83%	90% 83%	Y	*Y				*Employee receives 25% of HMO premium for the coverage to which he/she is entitled.
11	Dover Paras (ESP)	SchoolCare	HMO POS-OA		2.7% 2.8%	\$712 \$798	\$1,424 \$1,595	\$1,923 \$2,154	60% *	*	*	Y	\$150				*District will pay dollar equivalent of its single person HMO contribution toward other plans and coverages.
11	Dover	SchoolCare	HMO POS-OA		2.7% 2.8%	\$712 \$798	\$1,424 \$1,595	\$1,923 \$2,154	90% 83%	90% 83%	90% 83%	Y	*Y		Y		*If at least 15% of bargaining unit declines coverage, each member so declining coverage shall receive a lump sum payment of \$2,000.
13	Freedom	SchoolCare	HMO POS-OA		5.8% 5.7%	\$677 \$758	\$1,354 \$1,516	\$1,828 \$2,047	85% *	85% *	85% *	Y	\$1,100				*Employee pays the difference between the district's contribution toward the HMO for the POS-OA.
13	Madison (Teachers & ESP)	SchoolCare	HMO POS-OA		5.8% 5.7%	\$677 \$758	\$1,354 \$1,516	\$1,828 \$2,047	*\$6808 *\$6808	*\$13615 *\$13615	*\$18399 *\$18399	Y	**Y				*Annual dollar caps for health, and dental, life and disability insurance. \$1,000 if eligible for single coverage; \$500 if eligible for two person coverage. **Equals 20% of the difference btwn health plan cap and not taking benefits.
13	Tamworth ESPA	SchoolCare	HMO POS-OA		5.8% 5.7%	\$677 \$758	\$1,354 \$1,516	\$1,828 \$2,047	97% *	97% *	97% *	Y	\$1,500				*Employee pays the difference between the HMO and POS-OA. District provides \$650 per year for reimbursement of non-covered medical expenses.
13	Tamworth	SchoolCare	HMO POS-OA		5.8% 5.7%	\$677 \$758	\$1,354 \$1,516	\$1,828 \$2,047	90% **	90% **	90% **	***Y					*District pays previous year's premium, plus 1/2 of the current year's increase. **Employee pays the difference between HMO and POS-OA. ***District contributes \$750 toward a health care reimbursement account. Employee may contribute up to \$1,500.
44	Northwood ESP	Anthem Blue Cross BlueChoice Matthew Thornton Blue	JY-MC POS HMO		18.6% 14.0% 10.2%	\$983 \$830 \$764	\$1,966 \$1,661 \$1,528	\$2,655 \$2,242 \$2,062	* 95% *	* 60% *	* 60% *	Y	\$1,500				*District pays dollar equivalent of its contribution toward BlueChoice for other plans.
44	Northwood	Anthem Blue Cross BlueChoice Matthew Thornton Blue	JY-MC POS HMO		18.6% 14.0% 10.2%	\$983 \$830 \$764	\$1,966 \$1,661 \$1,528	\$2,655 \$2,242 \$2,062	91% 100% 100%	81.5% 85% 85%	81.5% 85% 85%	Y	\$1,500				*District pays dollar equivalent of its contribution toward BlueChoice for other plans.
44	Nottingham	Anthem Blue Cross BlueChoice Matthew Thornton Blue	JW POS HMO		18.7% 12.4% 10.2%	\$1,003 \$818 \$764	\$2,007 \$1,636 \$1,528	\$2,709 \$2,208 \$2,062	* 95% *	* 87% *	* 85% *	Y	\$1,750		Y		*District will pay dollar equivalent of its contribution for BlueChoice toward other plans.
44	Nottingham ESP	Anthem Blue Cross BlueChoice Matthew Thornton Blue	JW POS HMO		18.7% 12.4% 10.2%	\$1,003 \$818 \$764	\$2,007 \$1,636 \$1,528	\$2,709 \$2,208 \$2,062	90% 90% 90%	* * *	* * *	Y	\$1,750		Y		*District will pay dollar equivalent of its contribution for BlueChoice toward other plans.
44	Strafford	Anthem Blue Cross BlueChoice Matthew Thornton Blue	C 100-MC POS HMO		18.6% 14.0% 10.2%	\$929 \$830 \$764	\$1,858 \$1,661 \$1,528	\$2,509 \$2,242 \$2,062	95% 95% 95%	88% 88% 88%	80% 80% 80%	Y	\$1,000				
49	Governor Wentworth	SchoolCare	HMO POS-OA OA+		8.5% 8.6% 5.7%	\$725 \$812 \$671	\$1,450 \$1,624 \$1,341	\$1,958 \$2,193 \$1,811	90% * *	90% * *	90% * *	Y	\$1,000			Y	*District pays dollar equivalent of its contribution for the HMO toward the POS-OA. Open Access + new for 2008
49	Governor Wentworth ESP	SchoolCare	HMO POS-OA OA+		8.5% 8.6% 5.7%	\$725 \$812 \$671	\$1,450 \$1,624 \$1,341	\$1,958 \$2,193 \$1,811	90% * *	90% * *	90% * *	Y	\$1,000		Y		*District pays dollar equivalent of its contribution toward the HMO for the POS-OA. Open Access + new for 2008
56	Rollisford	SchoolCare	POS-OA HMO		6.4% 6.3%	\$853 \$761	\$1,705 \$1,522	\$2,302 \$2,055	95% 95%	85% 90%	85% 90%	Y	\$1,500				Switch to SchoolCare 3/1/10
56	Somersworth (Aides, Clerical)	SchoolCare	POS-OA HMO OA+		6.4% 6.3% *	\$853 \$761 \$0	\$1,705 \$1,522 \$0	\$2,302 \$2,055 \$0	95% * *	85% * *	85% * *	Y	\$1,750				*District pays dollar equivalent of its contribution toward HMO for the POS plan. Switch to SchoolCare 3/1/10.
56	Somersworth ESP (Custodians)	SchoolCare	HMO POS-OA OA+		6.3% 6.4% *	\$761 \$853 \$0	\$1,522 \$1,705 \$0	\$2,055 \$2,302 \$0	98% *	85% *	85% *	Y	\$1,500				For POS plan, employee pays the difference between POS and HMO costs. 10/1/11 Rx change to 10 /30 /65
56	Somersworth	SchoolCare	POS-OA HMO OA+		3.9% 3.9% *	\$833 \$744 \$688	\$1,665 \$1,487 \$1,375	\$2,247 \$2,008 \$1,856	98% 98% 88%	88% 88% 88%	88% 88% 88%	Y	\$1,750	**Y			Switch to SchoolCare 3/1/10 **For teachers employed before July 1, 2005 and retire after age 55, district will pay single premium to age 65. 10/1/11 Rx change to 10 /30 /65
61	Farmington Para Ed/Food Service	SchoolCare	HMO POS-OA		3.1% 3.1%	\$660 \$739	\$1,320 \$1,478	\$1,782 \$1,996	60% *	* *	* *	Y	**				*District pays dollar equivalent of its contribution for HMO single coverage for two person or family coverage, and toward other plans. ** Will pay 20% of district's portion of BC JW plan
61	Farmington	SchoolCare	HMO POS-OA		3.1% 3.1%	\$660 \$739	\$1,320 \$1,478	\$1,782 \$1,996	80% *	\$75 *	\$65 *	Y	\$1,081				*District pays dollar equivalent of its contribution of the HMO toward other plans.
64	Milton	SchoolCare	HMO POS-OA		6.0% 6.0%	\$725 \$812	\$1,450 \$1,624	\$1,958 \$2,193	100% 100%	80% *	80% *	Y	\$3,300				*District pays dollar equivalent of its contribution for the HMO plan toward the 2-person or family POS-OA.

12/6/2011

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						Single	2-Person	Family	Single	2-Person	Family						
64	Wakefield	SchoolCare	HMO		6.0%	\$725	\$1,450	\$1,958	*88%	*88%	*88%	Y	***Y				*District pays 88% of HMO premium or \$7416 single, \$14831 two-person, \$20021family, per year, whichever is less. **The employee pays the difference between the district's contribution toward the HMO for the POS-OA. ***For any unused portion of the district's allotment, employee receives \$1,500.
			POS-OA		6.0%	\$812	\$1,624	\$2,193	**	**	**						
74	Barrington	Anthem Blue Cross	JY-MC*	19.9%	25.2%	\$908	\$1,816	\$2,452	70%	70%	70%	Y	**Y				*Plan not available for employees hired after July 1, 2005. **\$3,000 if eligible for two-person coverage; \$4,000 if eligible for family coverage.
		Anthem Blue Cross	C 500-MC		24.0%	\$743	\$1,486	\$2,006	100%	100%	100%						
		BlueChoice	POS		19.4%	\$758	\$1,516	\$2,046	85%	85%	85%						
		Matthew Thornton Blue	HMO		16.3%	\$707	\$1,414	\$1,909	90%	90%	90%						
74	Barrington (Paras)	Comp 500	C 500-MC	19.9%	24.0%	\$743	\$1,486	\$2,006	100%	*	*	Y					* single contribution plus \$1200 towards 2 person or family
		BlueChoice	POS		19.4%	\$758	\$1,516	\$2,046	85%	*	*						
		Matthew Thornton Blue	HMO		16.3%	\$707	\$1,414	\$1,909	90%	*	*						

New Hampshire Teachers & Educational Support Personnel (ESP)

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n/a= Plan has changed from last year or information not available from previous year.

SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
2	Ashland	Anthem Blue Cross	C 1000-MC*	13.9%	12.7%	\$719	\$1,438	\$1,941	89.0%	89.0%	89.0%	Y	**Y				*District pays the first \$500 of annual deductible. **50% of single plan.
2	Interlakes ESP	Anthem Blue Cross	C 1000-MC*	12.0%	12.8%	\$697	\$1,394	\$1,980	95%	94%	93%	Y		***Y			*District pays \$500 per yr. toward medical expenses for each employee + any employee medical expenses beyond the \$1,000 deductible. \$850 toward qualified medical expenses. ***District will pay up to two person contribution for retirees with age and service = 70+, and hired before July 1, 2005.
2	Interlakes	Anthem Blue Cross	C 1000-MC*	12.0%	12.8%	\$697	\$1,394	\$1,980	90%	90%	90%	Y	\$850**	***Y			*District pays \$500 per yr. toward medical expenses for each employee + any employee medical expenses beyond the \$1,000 deductible. **District pays up to \$850 toward qualified medical expenses. ***District will pay up to two person contribution for retirees with at least 10 yrs of service, and hired before July 1, 2005.
4	Newfound	Anthem Blue Cross Matthew Thornton Blue	C 300-MC HMO*	11.0%	9.3% 2.0%	\$762 \$674	\$1,523 \$1,348	\$2,056 \$1,820	*	*	*	Y	\$1,500				*district pays 90% of the HMO plan towards the Comp 300
18	Franklin	BlueChoice Matthew Thornton Blue	POS HMO	26.0%	0.0% 0.0%	\$767 \$727	\$1,538 \$1,454	\$2,076 \$1,963	90%	73%	68%	Y	\$1,750	Y	Y		*Board pays dollar equivalent of its POS contribution toward the HMO plan.
30	Laconia Ed. Asst.	SchoolCare	OA+ POS-OA HMO	9.0% 9.0% 8.9%	9.0% 9.0% 8.9%	\$826 \$751 \$670	\$1,652 \$1,501 \$1,501	\$2,230 \$2,027 \$2,027	90% 90% 94%	90% 90% 94%	90% 90% 94%		\$2,000				Switch to SchoolCare 7/1/10
30	Laconia ESP (custodians)	SchoolCare	OA+ POS-OA HMO	9.0% 9.0% 8.9%	9.0% 9.0% 8.9%	\$826 \$751 \$670	\$1,652 \$1,501 \$1,501	\$2,230 \$2,027 \$2,027	90% 90% 94%	90% 90% 94%	90% 90% 94%		\$2,000	*Y			*District pays single premium until age 65. Switch to SchoolCare 7/1/10
30	Laconia	SchoolCare	OA+ POS-OA HMO	9.0% 9.0% 8.9%	9.0% 9.0% 8.9%	\$826 \$751 \$670	\$1,652 \$1,501 \$1,501	\$2,230 \$2,027 \$2,027	90% 90% 94%	90% 90% 94%	90% 90% 94%		\$2,000	*Y			*District pays single premium until age 65.
45	Moultonborough	Anthem Blue Cross Matthew Thornton Blue Lumenos**	C 1000* HMO CDHP	7.8%	-1.6% 3.4% -13.0%	\$608 \$613 \$470	\$1,216 \$1,225 \$940	\$1,641 \$1,654 \$1,269	95% 90% 95%	90% 88% 90%	90% 88% 90%	Y	\$1,000				*District pays \$500 toward deductible or other qualified medical expenses, plus costs incurred beyond \$1,000 under the district's health plan. ** \$2500 HSA
48	Campton	Anthem Blue Cross BlueChoice Matthew Thornton Blue	JY-MC POS HMO	18.8% 13.4% 10.3%	12.8% 7.7% 4.8%	\$872 \$737 \$678	\$1,745 \$1,474 \$1,356	\$2,356 \$1,990 \$1,830	75% 92% 99%	75% 92% 99%	75% 92% 99%	Y		*Y			*88% of single plan.
48	Holderness SSA (Support Staff)	Anthem Blue Cross Anthem Blue Cross BlueChoice Matthew Thornton Blue	JY-MC C 100-MC POS HMO	18.8% 18.7% 13.5% 10.4%	18.8% 18.7% 13.5% 10.4%	\$918 \$868 \$776 \$714	\$1,837 \$1,736 \$1,552 \$1,427	\$2,480 \$2,343 \$2,095 \$1,927	** * * 90%	** * * *	** * * *	Y	\$2,000				*District pays 90% of single HMO. Employees may apply that dollar amount toward two person/family coverage, or toward other plans. ** District pays 80% of MT single
48	Holderness	BlueChoice Matthew Thornton Blue	POS HMO	13.4% 10.3%	13.5% 10.4%	\$776 \$714	\$1,552 \$1,427	\$2,095 \$1,927	90% 91%	90% 91%	90% 91%	Y	**				** S=\$1000, 2P= \$2000, F= \$3000
48	Plymouth	Anthem Blue Cross BlueChoice Matthew Thornton Blue	JW-MC POS HMO	18.8% 13.4% 10.3%	18.8% 13.5% 10.4%	\$937 \$776 \$714	\$1,874 \$1,552 \$1,427	\$2,530 \$2,095 \$1,927	*	*	*	Y	***Y				* District pays same amount as it did in 1999-2000. Teacher pays all rate increases beyond that amount. **District will pay up to 10% of the increase over 2001-02. The teacher pays all rate increases beyond that amount. ***50% of single POS rate.
48	Plymouth ESP	BlueChoice Matthew Thornton Blue	POS HMO	13.4% 10.3%	13.5% 10.4%	\$776 \$714	\$1,552 \$1,427	\$2,095 \$1,927	100% 90%	90% 90%	90% 90%	Y					
48	Plymouth Regional ESP	Anthem Blue Cross BlueChoice Matthew Thornton Blue	JY-MC POS HMO	18.8% 13.4% 10.3%	18.8% 13.5% 10.4%	\$918 \$776 \$714	\$1,837 \$1,552 \$1,427	\$2,480 \$2,095 \$1,927	\$451 90% 92%	\$806 85% 90%	\$1,089 85% 90%	Y	*Y				*50% of single POS rate.
48	Plymouth Regional	Anthem Blue Cross BlueChoice Matthew Thornton Blue	JY-MC POS HMO	18.8% 13.4% 10.3%	18.8% 13.5% 10.4%	\$918 \$776 \$714	\$1,837 \$1,552 \$1,427	\$2,480 \$2,095 \$1,927	*\$214 90% 92%	*\$428 90% 92%	*\$578 90% 92%	Y	**Y				*District contribution capped at 2000-2001 level. **50% of single POS rate. (\$4104)
48	Rumney	Matthew Thornton Blue BlueChoice	HMO POS	13.4%	13.5%	\$714	\$1,427	\$1,927	90% 90%	90% 90%	90% 90%						*Employees hired after 6/30/01 receive 90% payment toward premium. If hired after 6/30/04, district pays 86% of premium.

12/6/2011

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2011, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
48 Thornton SSA Support Staff	Anthem Blue Cross	C 100-MC	18.8%	18.7%	\$868	\$1,736	\$2,343	80%	80%	80%	Y						
	BlueChoice	POS	13.4%	13.5%	\$776	\$1,552	\$2,095	80%	80%	80%							
	Matthew Thornton Blue	HMO	10.3%	10.4%	\$714	\$1,427	\$1,927	80%	80%	80%							
48 Thornton	BlueChoice	POS	13.4%	13.5%	\$776	\$1,552	\$2,095	85%	85%	85%	Y	*Y					*50% of single POS rate.
	Matthew Thornton Blue	HMO	10.3%	10.4%	\$714	\$1,427	\$1,927	90%	90%	90%							
48 Waterville Valley	Anthem Blue Cross	C 100-MC	18.8%	18.7%	\$868	\$1,736	\$2,343	90%	90%	90%	Y						*District pays 90% of Comp 100 rate for BlueChoice.
	BlueChoice	POS	13.4%	13.5%	\$776	\$1,552	\$2,095	*	*	*							
48 Wentworth	BlueChoice	POS	18.8%	13.0%	\$746	\$1,493	\$2,015	95%	94%	90%	Y	*\$1,000					*For teachers who elect not to take health insurance, the district will reimburse up to \$1,000 for medical out of pocket expenses.
51 Pittsfield	Anthem Blue Cross	JW-MC**			N	N/A	N/A	*\$9500	*\$15200	*\$19000	Y	\$1,000					*Maximum annual contribution by the district toward health insurance.
	Anthem Blue Cross	C 100-MC**			N/A	N/A	N/A	*\$9500	*\$15200	*\$19000							**Unavailable to new hires.
	BlueChoice	POS	5.5%	5.4%	\$706	\$1,413	\$1,907	100%	100%	100%							
	Matthew Thornton Blue	HMO		2.5%	\$650	\$1,299	\$1,754	100%	100%	100%							
59 Winnisquam	BlueChoice	POS	8.8%	7.2%	\$748	\$1,497	\$1,884	95%	85%	80%	Y	\$1,600	*Y				*District provides same coverage and payment for retiree and spouse to age 65.
72 Alton	SchoolCare	HMO		2.4%	\$599	\$1,198	\$1,618	92%	92%	92%		\$2,000					
		POS-OA		2.4%	\$671	\$1,342	\$1,812	90.5%	90.5%	90.5%							
73 Gifford	Anthem Blue Cross	JW-MC			N/A	N/A	N/A	70%	70%	70%	Y	\$2,000	*Y	Y			*150 / month for retirees
	BlueChoice	POS		0.0%	\$655	\$1,309	\$1,767	85%	85%	85%							
	Matthew Thornton Blue	HMO		0.0%	\$643	\$1,286	\$1,736	95%	95%	95%							
79 Gilmanton	Anthem Blue Cross	JY*	18.3%	20.0%	\$1,046	\$2,093	\$2,826	**	**	**	Y	****Y	*****Y				*Available only to employees hired before June 30, 2001. ** District pays dollar equivalent of its contribution to BlueChoice. ***District pays one-half the difference between single coverage and two person or family. ****District pays 30% of single BlueChoice plan. *****District pays 50% of single BlueChoice 3-tier plan to age 65.
	BlueChoice	POS		14.2%	\$870	\$1,741	\$2,350	100%	***	***							
	BlueChoice (2-tier)	POS		14.3%	\$809	\$1,617	\$2,183	100%	***	***							
	Matthew Thornton Blue	HMO		4.4%	\$762	\$1,524	\$2,058	100%	***	***							
86 Barnstead	BlueChoice (3T5)	POS			\$670	\$1,341	\$1,810	85%	80%	80%	Y	*Y		Y			*\$1,500 in lieu of a single or two person plan; \$2,000 in lieu of a family plan.
	BlueChoice	POS			\$662	\$1,324	\$1,787	85%	80%	80%							
301 Prospect Mountain HS	SchoolCare	HMO		2.4%	\$599	\$1,198	\$1,618	92%	92%	92%		\$2,000					*Employees pay the difference between district contribution for HMO
		POS-OA		2.4%	\$671	\$1,342	\$1,812	*	*	*							toward OA-POS.

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2011, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
1	Contoocook Valley	Anthem Blue Cross	JY-MC		0.0%	\$744	\$1,487	\$2,007	**	**	**	Y					*Matthew Thornton Blue with \$10 office copays.
		Anthem Blue Cross	C 100-MC		0.0%	\$703	\$1,405	\$1,897	**	**	**						**District pays dollar equivalent of 100% Matthew Thornton Blue toward the premium for other plans.
		BlueChoice	POS		0.0%	\$634	\$1,269	\$1,712	**	**	**						
		BlueChoice (2-tier)	POS		0.0%	\$638	\$1,276	\$1,723	**	**	**						
		Matthew Thornton Blue	HMO		0.0%	\$622	\$1,244	\$1,680	**	**	**						
		Matthew Thornton Blue* 10	HMO		0.0%	\$567	\$1,133	\$1,530	100%	100%	100%						
29	Chesterfield ESP	Anthem Blue Cross	JW-MC		0.0%	\$707	\$1,414	\$1,908	*	*	*		\$1,500		Y		*District contributes 85% of its contribution toward BlueChoice for other plans.
		BlueChoice	POS		0.0%	\$625	\$1,250	\$1,688	85%	85%	85%						
		Matthew Thornton Blue	HMO		0.0%	\$591	\$1,183	\$1,597	*	*	*						
29	Chesterfield	Anthem Blue Cross	JW-MC		0.0%	\$707	\$1,414	\$1,908	*	*	*		\$2,500		Y		*For single coverages, district pays dollar equivalent of 100% Matthew Thornton Blue. For two person and family coverages, district pays dollar equivalent of 83% BlueChoice.
		BlueChoice	POS		0.0%	\$625	\$1,250	\$1,688	*	83%	83%						
		Matthew Thornton Blue	HMO		0.0%	\$591	\$1,183	\$1,597	100%	*	*						
29	Harrisville	Anthem Blue Cross	JW-MC		0.0%	\$707	\$1,414	\$1,908	*	*	*				Y		*District pays dollar equivalent of its contribution toward HMO for other plans.
		BlueChoice	POS		0.0%	\$625	\$1,250	\$1,688	*	*	*						
		Matthew Thornton Blue	HMO		0.0%	\$591	\$1,183	\$1,597	100%	99%	98%						
29	Keene Tutors	Anthem Blue Cross	JW-MC		0.0%	\$707	\$1,414	\$1,908	*	*	*				Y		*District pays dollar equivalent of its contribution toward BlueChoice for other plans.
		BlueChoice	POS		0.0%	\$625	\$1,250	\$1,688	85%	85%	85%						
		Matthew Thornton Blue	HMO		0.0%	\$591	\$1,183	\$1,597	*	*	*						
29	Keene	Anthem Blue Cross	JW-MC		0.0%	\$707	\$1,414	\$1,908	80%	80%	80%				Y		
		BlueChoice	POS		0.0%	\$625	\$1,250	\$1,688	85%	85%	85%						
		Matthew Thornton Blue	HMO		0.0%	\$591	\$1,183	\$1,597	85%	85%	85%						
29	Marlborough	BlueChoice	POS		0.0%	\$0	\$0	\$0	88%	88%	88%				Y		*District pays dollar equivalent of its contribution toward BlueChoice for other plans.
		Matthew Thornton Blue	HMO		0.0%	\$0	\$0	\$0	*	*	*						
29	Marlow	Anthem Blue Cross	JY-MC		0.0%	\$707	\$1,414	\$1,908	*	*	*				Y		*District pays dollar equivalent of its contribution toward HMO for other plans.
		BlueChoice	POS		0.0%	\$625	\$1,250	\$1,688	*	*	*						
		Matthew Thornton Blue	HMO		0.0%	\$591	\$1,183	\$1,597	100%	98%	98%						
29	Westmoreland	Anthem Blue Cross	JW-MC		0.0%	\$707	\$1,414	\$1,908	*	*	*				Y		*District pays dollar equivalent of its contribution toward HMO for other plans.
		BlueChoice	POS		0.0%	\$625	\$1,250	\$1,688	*	*	*						
		Matthew Thornton Blue	HMO		0.0%	\$591	\$1,183	\$1,597	100%	99%	98%						
92	Hinsdale ESP	Anthem Blue Cross	JY-MC**	23.2%	0.0%	\$786	\$1,572	\$2,123	*\$8,740	*\$8,740	*\$8,740	Y			Y		*Annual dollar limit on district contribution.
		BlueChoice	POS		0.0%	\$695	\$1,391	\$1,878	\$4,000	\$4,500	\$5,000						**Available only to grandfathered employees.
		Matthew Thornton Blue	HMO		0.0%	\$658	\$1,316	\$1,776	\$4,000	\$4,500	\$5,000						
92	Hinsdale	Anthem Blue Cross	JY-MC*	23.2%	0.0%	\$786	\$1,572	\$2,123	85%	85%	85%	Y			Y		*Available only to grandfathered employees.
		BlueChoice	POS		0.0%	\$695	\$1,391	\$1,878	85%	85%	85%						
		Matthew Thornton Blue	HMO		0.0%	\$658	\$1,316	\$1,776	95%	90%	90%						
93	Monadnock ESP	BlueChoice	POS	23.2%	0.0%	\$695	\$1,391	\$1,878	80%	80%	80%	Y			Y		District pays dollar equivalent of its contribution toward BlueChoice for Matthew Thornton Blue.
		Matthew Thornton Blue	HMO		0.0%	\$658	\$1,316	\$1,776	*	*	*						
93	Monadnock	Anthem Blue Cross	JY-MC	23.2%	0.0%	\$786	\$1,572	\$2,123	*	*	*	Y	\$2,500		Y		*District pays dollar equivalent of its contribution toward BlueChoice for other plans.
		BlueChoice	POS		0.0%	\$695	\$1,391	\$1,878	82%	82%	82%						
		Matthew Thornton Blue	HMO		0.0%	\$658	\$1,316	\$1,776	*	*	*						
94	Winchester	Anthem Blue Cross	JY-MC*	23.2%	0.0%	\$786	\$1,572	\$2,123	**	**	**	Y	\$1,500		Y		*Available only to grandfathered employees.
		BlueChoice	POS		0.0%	\$695	\$1,391	\$1,872	85%	85%	85%						**District will contribute 87% of its POS payment toward JY-MC and BlueChoice (2-tier). ***Employee will not pay more than 1% of salary.
		BlueChoice (2-tier)	POS		0.0%	\$675	\$1,349	\$1,821	**	**	**						
		Matthew Thornton Blue	HMO		0.0%	\$658	\$1,316	\$1,776	95%	95%	95%						
47	Jaffrey-Rindge ESP	SchoolCare	HMO		2.6%	\$640	\$1,280	\$1,728	85%	80%	80%		\$1,000				
			POS-OA		2.6%	\$717	\$1,434	\$1,936	84%	79%	79%						
47	Jaffrey-Rindge	SchoolCare	HMO		2.6%	\$640	\$1,280	\$1,728	85%	80%	80%	Y*	\$1,000		Y		*District contributes \$400 to a Flexible Spending Account for each employee enrolled in a health insurance program.
			POS-OA		2.6%	\$717	\$1,434	\$1,936	85%	75%	75%						
			POS-OA		2.6%	\$717	\$1,434	\$1,936	85%	75%	75%						
60	Fall Mountain ESP	Anthem Blue Cross	JY-MC**		0.0%	N/A	N/A	N/A	*	*	*	Y	\$4,121				*District pays 95% of Matthew Thornton Blue toward other plans.
		Anthem Blue Cross	C 100-MC		0.0%	\$726	\$1,451	\$1,960	86%	86%	86%						**Available only to grandfathered employees.
		Matthew Thornton Blue	HMO		0.0%	\$643	\$1,285	\$1,735	86%	86%	86%						District self-insures.
60	Fall Mountain	Anthem Blue Cross	JY-MC**		0.0%	N/A	N/A	N/A	*	*	*	Y	\$4,121				*District pays 92% of Matthew Thornton Blue toward other plans.
		Anthem Blue Cross	C 100-MC		0.0%	\$726	\$1,451	\$1,960	83%	83%	83%						**Available only to grandfathered employees.
		Matthew Thornton Blue	HMO		0.0%	\$643	\$1,285	\$1,735	83%	83%	83%						District self-insures.

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2011, rounded to the nearest dollar. District contribution shown for "full time" employees.

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n/a= Plan has changed from last year or information not available from previous year.

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						Single	2-Person	Family	Single	2-Person	Family						
3	Berlin Suport Staff	Primex/Harvard Pilgrim	HMO		12.4%	\$843	\$1,687	\$2,278	80%	80%	80%	Y	**Y				*District pays dollar equivalent of its contribution to the POS plan toward the PPO plan. ** 50% of single POS plan.
			POS		10.4%	\$884	\$1,769	\$2,389	80%	80%	80%						
3	Berlin	Primex/Harvard Pilgrim	HMO		12.4%	\$843	\$1,687	\$2,278	80%	80%	80%	Y	\$2,000				*District pays dollar equivalent of its contribution to the POS plan toward the PPO plan.
			POS		10.4%	\$884	\$1,769	\$2,389	80%	80%	80%						
7	Colebrook	BlueChoice	POS		2.6%	\$666	\$1,332	\$1,799	89%	89%	89%	Y					
7	Pittsburg	BlueChoice	POS		14.6%	\$744	\$1,487	\$2,008	89%	89%	89%	Y	\$2,000				
		Matthew Thornton Blue	HMO			\$666	\$1,332	\$1,799	89%	89%	89%						
9	Bartlett	Matthew Thornton Blue	HMO		11.4%	\$794	\$1,587	\$2,142	80%	80%	80%	Y					District pays 80% of HMO amount toward other plans.
			POS		14.1%	\$843	\$1,687	\$2,277	*	*	*						
			POS		14.2%	\$850	\$1,701	\$2,296	*	*	*						
9	Conway ESP	Primex/Harvard Pilgrim	#HMO		-2.6%	\$785	\$1,570	\$2,119	80%	80%	80%	Y	**Y	***Y			*District pays 80% of HMO amount toward other plans. **50% of single HMO premium. ***80% of HMO single premium to age 65. #HMO is a new plan with a deductible.
			POS		12.0%	\$981	\$1,962	\$2,648	*	*	*						
			PPO		13.9%	\$1,001	\$2,002	\$2,702	*	*	*						
9	Conway	Primex/Harvard Pilgrim	#HMO		-5.3%	\$763	\$1,525	\$2,058	80%	80%	80%	Y	**Y	***Y			*District pays 80% of HMO premium toward other plans. #HMO is a new plan with a deduct **50% of single HMO premium. *** 80% of single premium to age 65.
			POS		8.7%	\$952	\$1,903	\$2,569	*	*	*						
			PPO		10.5%	\$971	\$1,941	\$2,621	*	*	*						
20	Gorham ESP	Primex/Harvard Pilgrim	HMO		6.3%	\$725	\$1,451	\$1,959	80%	80%	80%	Y	\$1,500				
			POS		6.3%	\$781	\$1,561	\$2,107	*	*	*						
20	Gorham	Primex/Harvard Pilgrim	HMO		6.3%	\$725	\$1,451	\$1,959	80%	80%	80%	Y	\$3,000	**Y			*District pays 80% of HMO premium toward POS. ** District pays \$2,500 per year for three years up to age 65.
35	Bethlehem	BlueChoice	POS		16.5%	\$791	\$1,582	\$2,135	80%	80%	80%	Y					
35	Bethlehem ESP	BlueChoice	POS		16.5%	\$791	\$1,582	\$2,135	90%	90%	90%	Y					
35	Lafayette Regional	BlueChoice	POS		16.5%	\$791	\$1,582	\$2,135	80%	80%	80%	Y		**Y			*District pays the dollar equivalent of its contribution for BlueChoice toward Matthew Thornton Blue. **\$2,000 per year to age 65.
		Matthew Thornton Blue	HMO		13.5%	\$739	\$1,478	\$1,995	*	*	*						
35	Lisbon Suport Staff	Matthew Thornton Blue	HMO		-1.4%	\$642	\$1,283	\$1,732	84%	*	*	Y					*District pays 84% of single cost toward two person and family coverage.
35	Lisbon	BlueChoice	POS			\$688	\$1,376	\$1,858	84%	84%	84%	Y					
		Matthew Thornton Blue /15	HMO			\$556	\$1,113	\$1,500	*	*	*						
		Matthew Thornton Blue /5	HMO		13.5%	\$739	\$1,478	\$1,995	*	*	*						
35	Littleton Paras/ESP	BlueChoice	POS		16.1%	\$843	\$1,687	\$2,278	*	*	*	Y	\$500		Y		District pays 83% of HMO toward the POS
			HMO		13.0%	\$776	\$1,552	\$2,095	83%	83%	83%						
35	Littleton	BlueChoice	POS		15.8%	\$843	\$1,687	\$2,277	*	*	*	Y	\$500		Y		* District pays 81% of HMO toward the POS
			HMO		13.0%	\$776	\$1,552	\$2,095	81%	81%	81%			**Y			**District pays \$2,000 per year until age 65.
35	Profile	BlueChoice	POS			N/A	N/A	N/A	N/A	N/A	N/A	Y					*District pays \$2,000 per year until age 65.
		NEW Plan	HMO			\$657	\$1,315	\$1,775	80%	80%	80%			**Y			New Plan has \$500 deductible.
36	White Mountains ESP	SchoolCare	HMO		9.4%	\$731	\$1,462	\$1,974	85%	85%	85%	Y	**Y				*30% of HMO single premium.
			POS-OA		9.5%	\$819	\$1,637	\$2,210	85%	85%	85%						
36	White Mountains	SchoolCare	HMO		6.8%	\$625	\$1,250	\$1,688	*P-\$300	*P-\$500	*P-\$700	Y	\$2,000				* Employees who choose the POS-OA will pay the difference in cost between the HMO and POS-OA, in addition to their \$300, \$500 or \$700 annual contribution.
			POS-OA		6.9%	\$700	\$1,400	\$1,890	*	*	*						
			OA+			\$578	\$1,156	\$1,560	*	*	*						
58	Groveton ESP	Primex/Harvard Pilgrim	HMO		15.6%	\$829	\$1,659	\$2,239	89%	89%	89%	Y	***Y				**Employees electing the HMO receive 50% of the savings over the POS. ***\$4,500 for a single or two person plan; \$6,000 for a family plan.
			POS			\$0	\$0	\$0	*P-150	*P-250	*P-350						
58	Groveton	Primex/Harvard Pilgrim	#HMO		-4.5%	\$685	\$1,370	\$1,849	85%	85%	85%	*Y	**Y				*1000 **\$4,500 for a single or two person plan; \$6,000 for a family plan. #HMO is a new plan with \$1000 deductible. District pays half of deductible.
			POS			\$0	\$0	\$0	90%	90%	90%						
58	Stratford	Primex/Harvard Pilgrim	HMO		15.6%	\$829	\$1,659	\$2,239	90%	90%	90%	Y	\$3500*				*\$6000 two pers. \$8000 family
			POS			\$0	\$0	\$0	95%	95%	95%						
68	Lincoln-Woodstock	SchoolCare	HMO		8.8%	\$581	\$1,162	\$1,569	85%	85%	85%	Y					
			POS		8.9%	\$651	\$1,301	\$1,757	82%	82%	82%	Y					
			OA+			\$538	\$1,075	\$1,452									

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2011, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
10	Derry	Anthem Blue Cross	JY*	11.6%		N/A	N/A	N/A	71.5%	71.5%	71.5%	Y	\$1,000				*Only teachers employed and insured under JY on 1/1/95 may continue enrolled in JY.
		BlueChoice	POS		11.7%	\$821	\$1,642	\$2,217	80%	80%	80%						
		BlueChoice New Eng.	POS		9.4%	\$865	\$1,730	\$2,335	80%	80%	80%						
		Matthew Thornton Blue	HMO		8.6%	\$755	\$1,510	\$2,039	80%	80%	80%						
12	Londonderry	SchoolCare	HMO		2.2%	\$699	\$1,398	\$1,888	-	-	-	Y	\$500		Y		* District pays 80% of the value of POS plan towards other plans Open Access + is new for 2008
			POS-OA		2.2%	\$783	\$1,566	\$2,114	80%	80%	80%						
			OA+		-0.5%	\$647	\$1,293	\$1,746	-	-	-						
14	Epping Paras	Matthew Thornton Blue	HMO		1.9%	\$769	\$1,537	\$2,076	90%	-	-	Y	\$555				*District pays 90% of single premium for two person and family coverage.
14	Epping	Anthem Blue Cross	JY-MC*		36.1%	\$1,085	\$2,170	\$2,929	75%	75%	75%	Y	**Y				*JY-MC only available to teachers hired before 2004. **\$555 single; \$1,100 two person; \$1,500 family
		BlueChoice	POS		21.8%	\$916	\$1,833	\$2,474	80%	80%	80%						
		Matthew Thornton Blue	HMO		11.7%	\$843	\$1,686	\$2,276	85%	85%	85%						
15	Auburn	SchoolCare	HMO			\$632	\$1,264	\$1,707	90%	85%	85%	Y	\$500		Y		Change to SchoolCare
			POS			\$708	\$1,416	\$1,912	90%	80%	80%						
			OA+			\$585	\$1,169	\$1,578	90%	85%	85%						
15	Candia	SchoolCare	HMO			\$632	\$1,264	\$1,707	94%	89%	89%	Y	**		Y		Change to SchoolCare **50% of single premium or \$1,000, whichever is greater.
			POS			\$708	\$1,416	\$1,912	89%	79%	79%						
			OA+			\$585	\$1,169	\$1,578	94%	89%	89%						
15	Hooksett ESP	SchoolCare	HMO			\$632	\$1,264	\$1,707	85%	85%	85%	Y			Y		Change to SchoolCare
			POS			\$708	\$1,416	\$1,912	85%	85%	85%						
			OA+			\$585	\$1,169	\$1,578	85%	85%	85%						
15	Hooksett	SchoolCare	HMO			\$632	\$1,264	\$1,707	93%	83%	83%	Y	\$1,500		Y		Change to SchoolCare
			POS			\$708	\$1,416	\$1,912	90%	80%	80%						
			OA+			\$585	\$1,169	\$1,578	93%	83%	83%						
17	Sanborn Regional ESP	SchoolCare	HMO			\$640	\$1,280	\$1,728	-	-	-	Y	\$1,000		Y		* district will pay 95% of OA+ toward other plans. Employees must pay the difference
			POS			\$717	\$1,434	\$1,936	-	-	-						
			OA+			\$592	\$1,184	\$1,599	95%	95%	95%						
17	Sanborn Regional	SchoolCare	HMO			\$640	\$1,280	\$1,728	-	-	-	Y	\$1,200	**Y	Y		* district will pay 95% of OA+ toward other plans. Employees must pay the difference **District pays up to a two person plan to age 65.
			POS			\$717	\$1,434	\$1,936	-	-	-						
			OA+			\$592	\$1,184	\$1,599	95%	95%	95%						
28	Pelham ESP	Anthem Blue Cross	C 100-MC		8.0%	\$869	\$1,737	\$2,345	50%	-	-	Y					*District pays 50% of single Comp 100 premium toward any other plan or coverage.
		BlueChoice	POS		2.8%	\$771	\$1,542	\$2,082	-	-	-						
		Matthew Thornton Blue	HMO		0.1%	\$714	\$1,428	\$1,928	-	-	-						
28	Pelham	Anthem Blue Cross	C 100-MC		2.5%	\$825	\$1,650	\$2,228	\$623	\$623	\$623	Y	\$3,000	**Y			**Retiring employee can choose between cash payment or a combination of cash payment and district contribution toward health insurance to age 65.
		BC Rx 10/20/45 NEW	POS		-2.3%	\$733	\$1,465	\$1,978	\$623	\$623	\$623						
		MT Blue 10/20/45 NEW	HMO		-4.9%	\$678	\$1,357	\$1,831	\$623	\$623	\$623						
28	Windham	Anthem Blue Cross	JY-MC*	21.0%	0.0%	\$852	\$1,705	\$2,301	**	**	**	Y	\$2,500	***Y			*Available only to teachers hired before July 1, 2005 **District pays dollar equivalent for Comp 100 toward other plans. ***Retiring employee can choose between cash payment or a combination of cash payment and district contribution toward health insurance to age 65.
		Anthem Blue Cross	C 100-MC		0.0%	\$805	\$1,611	\$2,175	85%	85%	85%						
		BlueChoice	POS		0.0%	\$750	\$1,499	\$2,024	**	**	**						
		Matthew Thornton Blue	HMO		0.0%	\$713	\$1,426	\$1,926	**	**	**						
33	Raymond	BlueChoice	POS	10.5%	5.9%	\$849	\$1,698	\$2,293	85%	85%	85%	Y	\$1,500				
55	Hampstead Assoc. Support Staff (secretaries, ed. assts.)	Anthem Blue Cross	C 100-MC	9.0%	15.6%	\$867	\$1,734	\$2,340	85%	85%	85%	Y	\$750		Y		
		BlueChoice	POS		10.3%	\$779	\$1,557	\$2,103	85%	85%	85%						
		BlueChoice New Eng.	POS		8.0%	\$820	\$1,641	\$2,215	85%	85%	85%						
		Matthew Thornton Blue	HMO		7.3%	\$716	\$1,431	\$1,932	85%	85%	85%						
55	Hampstead SPA (custodians and food service)	Anthem Blue Cross	C 100-MC	9.0%	15.6%	\$867	\$1,734	\$2,340	90%	90%	90%	Y			Y		
		BlueChoice	POS		10.3%	\$779	\$1,557	\$2,103	90%	90%	90%						
		Matthew Thornton Blue	HMO		7.3%	\$716	\$1,431	\$1,932	90%	90%	90%						
55	Hampstead	Anthem Blue Cross	JW-MC	9.0%	0.0%	N/A	N/A	N/A	85%	80%	80%	Y	\$500	**Y	Y		**Up to \$3,300 per year under age 65; up to \$1,650 per year over age 65.
		BlueChoice	POS		10.0%	\$767	\$1,533	\$2,070	89%	89%	89%						
		BlueChoice New Eng.	POS		8.0%	\$820	\$1,641	\$2,215	89%	89%	89%						
		Matthew Thornton Blue	HMO		8.7%	\$676	\$1,352	\$1,825	89%	89%	89%						

12/6/2011

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2011, rounded to the nearest dollar. District contribution shown for "full time" employees.

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n/a= Plan has changed from last year or information not available from previous year.

SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
57	Salem Custodians	BlueChoice	POS	12.1%	3.5%	\$717	\$1,434	\$1,935	597*	\$1,194	\$1,613	Y					*Monthly caps for all plans
		BlueChoice (2-tier)	POS		5.3%	\$716	\$1,431	\$1,932	597*	\$1,194	\$1,613						
		Matthew Thornton Blue	HMO		1.1%	\$662	\$1,324	\$1,787	597*	\$1,194	\$1,613						
57	Salem EPA (secretaries)	BlueChoice	POS	12.1%	12.6%	\$780	\$1,561	\$2,107	*597	*1194	*1613	Y	\$500				*Monthly caps for all plans
		BlueChoice (2-tier)	POS		12.1%	\$762	\$1,524	\$2,058	*597	*1194	*1613						
		Matthew Thornton Blue	HMO		9.5%	\$717	\$1,434	\$1,936	*597	*1194	*1613						
57	Salem ESPA (educ. aides)	BlueChoice	POS	12.1%	12.6%	\$780	\$1,561	\$2,107	*478	\$526	*550	Y					*Monthly caps for all plans for employees working 30+ hours per week. Employees eligible for district payment only after five years of service.
		BlueChoice (2-tier)	POS		12.1%	\$762	\$1,524	\$2,058	*478	*526	*550						
		Matthew Thornton Blue	HMO		9.5%	\$717	\$1,434	\$1,936	*478	*526	*550						
57	Salem Food Service	BlueChoice	POS	12.1%	12.6%	\$780	\$1,561	\$2,107	*478	*957	*1292	Y	\$300				*Monthly caps for all plans for employees working 30+ hours per week.
		BlueChoice (2-tier)	POS		12.1%	\$762	\$1,524	\$2,058	*478	*957	*1292						
		Matthew Thornton Blue	HMO		9.5%	\$717	\$1,434	\$1,936	*478	*957	*1292						
57	Salem	Anthem Blue Cross	JY-MC	12.1%	18.0%	\$919	\$1,839	\$2,482	*597	*1194	*1613	Y	\$500-\$1,000				*Monthly caps for all plans.
		BlueChoice	POS		12.6%	\$780	\$1,561	\$2,107	*597	*1194	*1613						
		BlueChoice (2-tier)	POS		12.1%	\$762	\$1,524	\$2,058	*597	*1194	*1613						
		BlueChoice New Eng.	POS		10.2%	\$822	\$1,644	\$2,220	*597	*1194	*1613						
		Matthew Thornton Blue	HMO		9.5%	\$717	\$1,434	\$1,936	*597	*1194	*1613						
82	Chester ESP Instr. Asst.	BlueChoice	POS	17.6%	14.5%	\$884	\$1,768	\$2,387	*	*	*	Y				Y	*District pays \$1,000 per year for each.
		Matthew Thornton Blue	HMO		11.4%	\$813	\$1,626	\$2,195	*	*	*						
82	Chester	Anthem Blue Cross	JY-MC*	17.6%	20.0%	\$1,046	\$2,093	\$2,825	80%	75%	75%	Y	**			Y	*JY-MC only available to teachers hired before 2004-05. **District provides one-time cash incentive for employees to move from JY-MC to BlueChoice or Matthew Thornton Blue.
		BlueChoice	POS		14.5%	\$884	\$1,768	\$2,387	80%	80%	80%						
		Matthew Thornton Blue	HMO		11.4%	\$813	\$1,626	\$2,195	80%	80%	80%						
83	Fremont	Anthem Blue Cross	JY-MC*	17.7%	26.2%	\$1,046	\$2,093	\$2,826	80%	80%	80%	Y	\$700				*JY-MC not available to employees hired after July 1, 2004.
		BlueChoice	POS		14.5%	\$884	\$1,768	\$2,387	83%	83%	83%						
		Matthew Thornton Blue	HMO		11.4%	\$813	\$1,626	\$2,195	89%	89%	89%						

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2011, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
5	Oyster River ESP	Anthem Blue Cross	JY-MC	7.0%	12.4%	\$978	\$1,956	\$2,641	*	*	*	Y	**Y				* District pays dollar equivalent of its contribution for C100-MC toward other plans. **\$3538 S. \$7075 2, \$9552 F
		Anthem Blue Cross	C 100-MC		12.4%	\$924	\$1,848	\$2,495	80%	80%	80%						
		BlueChoice	POS		7.3%	\$826	\$1,652	\$2,230	*	*	*						
		Matthew Thornton Blue	HMO		4.4%	\$760	\$1,520	\$2,052	*	*	*						
5	Oyster River	Anthem Blue Cross	JY-MC	7.0%	12.4%	\$978	\$1,956	\$2,641	*	*	*	Y	**Y				* District pays dollar equivalent of its contribution toward C100-MC for other plans. **33% of premium.
		Anthem Blue Cross	C 100-MC		12.4%	\$924	\$1,848	\$2,495	75%	75%	75%						
		BlueChoice	POS		7.3%	\$826	\$1,652	\$2,230	*	*	*						
		Matthew Thornton Blue	HMO		4.4%	\$760	\$1,520	\$2,052	*	*	*						
16	Brentwood	BlueChoice (2-tier)	POS	4.4%	1.1%	\$721	\$1,442	\$1,948	95%	85%	75%	Y	\$1,600				
		Matthew Thornton Blue	HMO		-1.3%	\$679	\$1,357	\$1,833	100%	95%	80%						
16	East Kingston	Anthem Blue Cross	C 100-MC	4.4%	2.5%	\$851	\$1,703	\$2,298	*	*	*		\$1,500				*District pays 90% of BC toward the other plans
		BlueChoice	POS		-2.5%	\$749	\$1,498	\$2,023	90%	90%	90%						
		Matthew Thornton Blue	HMO		-4.8%	\$700	\$1,400	\$1,889	*	*	*						
16	Exeter Cooperative Paras	BlueChoice	POS	4.4%	-2.1%	\$749	\$1,498	\$2,023	*	*	*	Y					*District pays dollar equivalent of 70% single HMO premium.
		Matthew Thornton Blue	HMO		-1.7%	\$636	\$1,242	\$1,718	70%	*	*						
16	Exeter Cooperative	Anthem Blue Cross	JW-MC	4.4%	0.0%	\$896	\$1,792	\$2,420	*	*	*	Y	\$500				*District pays dollar equivalent of its contribution to C 100-MC toward JW-MC. **Rx 10/20/30. ***Rx 10/20/30
		Anthem Blue Cross**	C 100-MC		0.1%	\$847	\$1,694	\$2,287	88%	88%	88%						
		BlueChoice***	POS		-4.2%	\$759	\$1,519	\$2,050	88%	88%	88%						
		Matthew Thornton Blue	HMO		-2.9%	\$636	\$1,272	\$1,718	90%	90%	90%						
16	Exeter Paras	Anthem Blue Cross	C 100-MC	4.4%		N/A	N/A	N/A	50%	*	*	Y	\$300				*District pays dollar equivalent of single contribution toward two-person and family coverage.
		BlueChoice	POS		-1.0%	\$784	\$1,568		50%	*	*						
		Matthew Thornton Blue	HMO		-2.1%	\$641	\$1,282		70%	*	*						
16	Exeter	Anthem Blue Cross	JW-MC	4.4%	3.6%	\$928	\$1,855	\$2,504	*	*	*	Y	\$500				*District pays dollar equivalent of its contribution to C 100-MC toward JW-MC. Slight plan changes in BC and MTB to reduce rates
		Anthem Blue Cross	C 100-MC		3.5%	\$876	\$1,753	\$2,366	85%	85%	85%						
		BlueChoice 3/15 1M	POS		-1.1%	\$783	\$1,567	\$2,115	85%	85%	85%						
		MTB 15, Rx 3/15 1M	HMO		-2.1%	\$641	\$1,282	\$1,731	90%	90%	90%						
16	Kensington	SchoolCare	HMO		5.8%	\$677	\$1,335	\$1,828	88%	88%	88%	Y					
			POS-OA		5.7%	\$758	\$1,516	\$2,047	83%	83%	83%						
16	Newfields	Anthem Blue Cross	C 100-MC	4.4%		N/A	N/A	N/A	80%	80%	80%						
		BC2T 10, Rx 3/15/M1	POS		-0.4%	\$739	\$1,477	\$1,994	80%	80%	80%						
		MTB 5 Rx 3/15/ M1	HMO		-2.8%	\$696	\$1,391	\$1,878	80%	80%	80%						
16	Newfields Paras	Anthem Blue Cross	C 100-MC			\$809	\$1,617	\$2,186	0%	0%	0%						
		Blue Choice (2-tier)	POS		0.0%	\$742	\$1,485	\$2,004	0%	0%	0%						
		Matthew Thornton Blue	HMO		0.0%	\$716	\$1,432	\$1,934	0%	0%	0%						
16	Stratham	Anthem Blue Cross	C 200-MC	4.4%	1.8%	\$830	\$1,660	\$2,240	87%	87%	87%	Y	\$1,200				* same amount as Comp 200
		Anthem Blue Cross	C 100-MC			N/A	N/A	N/A	*	*	*						
		BC 5 Rx 3/15/ M1	POS		-2.5%	\$766	\$1,531	\$2,067	87%	87%	87%						
		MTB 15, Rx 3/15 1M	HMO		-3.6%	\$612	\$1,223	\$1,651	93%	93%	93%						
21	Seacoast ESP	Anthem Blue Cross	C 100	4.3%	4.6%	\$916	\$1,831	\$2,472	85%	85%	85%	Y	* Y				*\$750 Single, \$1,000 2-Person/Family.
		Matthew Thornton Blue	HMO		-1.2%	\$641	\$1,282	\$1,730	85%	85%	85%						
21	Seacoast	Anthem Blue Cross	JY	4.3%	4.5%	\$969	\$1,938	\$2,616	65%	65%	65%	Y	* Y				*\$1200, \$1500, \$1750
		Anthem Blue Cross	C 1000		3.2%	\$713	\$1,427	\$1,926	95%	95%	95%						
		Anthem Blue Cross	C 100		4.6%	\$916	\$1,832	\$2,472	75%	75%	75%						
		BlueChoice	POS		-0.1%	\$802	\$1,604	\$2,166	75%	75%	75%						
		Matthew Thornton Blue	HMO		-1.2%	\$641	\$1,282	\$1,730	85%	85%	85%						
31	Newmarket	Primex/Harvard Pilgrim	HMO	16.0%	8.0%	\$848	\$1,698	\$2,293	89%*	89%*	89%*	Y	\$1,000				*Teachers hired after July 1, 2007 receive 85% district contribution toward health insurance.
			POS		13.8%	\$959	\$1,921	\$2,594	89%*	89%*	89%*						
50	Greenland	Anthem Blue Cross	C 100-MC	12.2%	16.4%	\$924	\$1,853	\$2,501	81.0%	81.0%	81.0%	Y	\$2,500				
		BlueChoice (2-tier)	POS		10.9%	\$813	\$1,626	\$2,194	81.0%	81.0%	81.0%						
		Matthew Thornton Blue	HMO		8.2%	\$765	\$1,530	\$2,065	85%	85%	85%						
50	New Castle	Anthem Blue Cross	JY-MC	12.2%	16.6%	\$996	\$1,993	\$2,690	80%	80%	80%	Y	*Y				*\$1250 single; 1875 two person; 2500 family.
		BlueChoice	POS		11.3%	\$836	\$1,672	\$2,257	80%	80%	80%						
		Matthew Thornton Blue	HMO		8.3%	\$774	\$1,548	\$2,090	80%	80%	80%						
50	Newington	Anthem Blue Cross	JY-MC	12.2%	16.6%	\$996	\$1,993	\$2,690	80%	80%	80%	Y	\$2,000				
		BlueChoice	POS		11.3%	\$836	\$1,672	\$2,257	85%	85%	85%						
		Matthew Thornton Blue	HMO		8.3%	\$774	\$1,548	\$2,090	90%	90%	90%						
50	Rye	Anthem Blue Cross	JY-MC*	12.2%	16.6%	\$996	\$1,993	\$2,690	95%	75%	75%	Y	**				*Only available to teachers hired before January 1, 1996. **30% of district contribution to single HMO premium.
		BlueChoice	POS		11.3%	\$836	\$1,672	\$2,257	95%	75%	75%						
		Matthew Thornton Blue	HMO		8.3%	\$774	\$1,548	\$2,090	95%	75%	75%						

12/6/2011

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2011, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
50	Rye (ESP)	Anthem Blue Cross	JY-MC	12.2%	16.6%	\$996	\$1,993	\$2,690	100%	75%	75%	Y	\$2,000				
		BlueChoice	POS		11.3%	\$836	\$1,672	\$2,257	100%	75%	75%						
		Matthew Thornton Blue	HMO		8.3%	\$774	\$1,548	\$2,090	100%	75%	75%						
52	Portsmouth ESP (clerical)	Anthem Blue Cross	C 100-MC	12.9%	18.3%	\$996	\$1,993	\$2,690	80%	80%	80%	Y					
		BlueChoice	POS		12.9%	\$885	\$1,770	\$2,389	80%	80%	80%						
		BC3T Rx 10/20/45	POS			\$841	\$1,681	\$2,269	80%	80%	80%						
		MT Blue 10/20/45	HMO			\$778	\$1,556	\$2,101	85%	85%	85%						
52	Portsmouth Paras (ESP)	Matthew Thornton Blue	HMO		9.8%	\$819	\$1,638	\$2,212	85.0%	85.0%	85.0%						
		Anthem Blue Cross	C 100-MC	12.9%	18.3%	\$996	\$1,993	\$2,690	83%	83%	62%	Y					
		BlueChoice	POS		12.9%	\$885	\$1,770	\$2,389	83%	83%	62%						
		BC3T Rx 10/20/45	POS			\$841	\$1,681	\$2,269	83%	83%	83%						
		MT Blue 10/20/45	HMO			\$778	\$1,556	\$2,101	87%	87%	87%						
52	Portsmouth	Matthew Thornton Blue	HMO		9.8%	\$819	\$1,638	\$2,212	87.0%	87%	64%						
		Anthem Blue Cross	C 100-MC	12.9%	18.3%	\$996	\$1,993	\$2,690	80%	80%	80%	Y					
		BlueChoice	POS		12.9%	\$885	\$1,770	\$2,389	80%	80%	80%						
		BC3T Rx 10/20/45	POS			\$841	\$1,681	\$2,269	80%	80%	80%						
		MT Blue 10/20/45	HMO			\$778	\$1,556	\$2,101	85%	85%	85%						

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2011, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
19	Goffstown ESP	Anthem Blue Cross	JW-MC*	11.1%	16.2%	\$966	\$1,933	\$2,609	90%	80%	80%	Y					*Those hired after July 1, 2003 receive the dollar equivalent of the district's contribution toward the BlueChoice plan.
		BlueChoice	POS		11.0%	\$816	\$1,633	\$2,204	90%	80%	80%						
		Matthew Thornton Blue	HMO		7.9%	\$751	\$1,502	\$2,027	90%	80%	80%						
19	Goffstown	Anthem Blue Cross	JW-MC	11.1%	16.2%	\$966	\$1,933	\$2,609	85%	80%	80%	Y					
		BlueChoice (2-tier)	POS		10.7%	\$779	\$1,558	\$2,103	85%	80%	80%						
		Matthew Thornton Blue	HMO		7.9%	\$751	\$1,502	\$2,027	85%	80%	80%						
19	New Boston ESP	Anthem Blue Cross	C 1000- MC	11.1%	14.8%	\$712	\$1,423	\$1,921	80%	75%	75%	Y					
		BlueChoice (2-tier)	POS		10.7%	\$747	\$1,494	\$2,016	80%	75%	75%						
		Matthew Thornton Blue	HMO		8.0%	\$733	\$1,466	\$1,979	80%	75%	75%						
19	New Boston	Anthem Blue Cross	C 1000-MC	11.1%	14.8%	\$712	\$1,423	\$1,921	90%	81%	81%	Y					
		BlueChoice (2 tier)	POS		10.7%	\$779	\$1,558	\$2,103	90%	81%	81%						
		Matthew Thornton Blue	HMO		7.9%	\$751	\$1,502	\$2,027	90%	81%	81%						
25	Bedford EPA (para professionals)	Anthem Blue Cross	JY-MC	16.0%	21.8%	\$805	\$1,611	\$2,175	\$652	\$1,305	\$1,762	Y			Y		New HDHP plan this year. *Plus HSA contribution
		BlueChoice	POS		16.0%	\$673	\$1,347	\$1,818	\$626	\$1,252	\$1,691						
		Lumenos	CDHP		8.2%	\$450	\$900	\$1,214	\$441	\$882	\$1,190						
25	Bedford ESP (custodians)	BlueChoice	POS	16.0%	16.0%	\$673	\$1,365	\$1,818	\$626	\$1,252	\$1,691	Y			Y		*Plus HSA contribution
		Lumenos	CDHP		8.2%	\$450	\$900	\$1,214	\$441	\$882	\$1,190						
25	Bedford	Anthem Blue Cross	JY-MC	16.0%	21.8%	\$805	\$1,611	\$2,175	\$660	\$1,321	\$1,783	Y			*Y	Y	*Retiree may choose either a cash allowance or district contribution toward single health insurance to age 65.
		BlueChoice	POS		16.0%	\$673	\$1,347	\$1,818	\$633	\$1,266	\$1,709						
		Lumenos	CDHP		8.2%	\$450	\$900	\$1,214	\$441	\$882	\$1,190						
26	Merrimack ESP	Anthem Blue Cross	JY-MC		10.0%	\$879	\$1,757	\$2,372	-	-	-	Y	\$1,200				*District pays dollar equivalent of its contribution for the POS toward other plans.
		BlueChoice	POS		4.9%	\$733	\$1,466	\$1,980	87%	87%	87%						
		Matthew Thornton Blue	HMO		2.1%	\$684	\$1,368	\$1,847	-	-	-						
26	Merrimack	Anthem Blue Cross	JY-MC		3.9%	\$830	\$1,661	\$2,242	-	-	-	Y	Y				*District pays dollar equivalent of its contribution for POS toward other plans. \$1500 reimbursement for no insurance
		BlueChoice	POS		-1.0%	\$692	\$1,384	\$1,869	82%	82%	82%						
		Matthew Thornton Blue	HMO		-4.6%	\$639	\$1,279	\$1,726	-	-	-						
27	Litchfield	Anthem Blue Cross	C 100-MC	17.6%		N/A	N/A	N/A	80%	80%	80%	Y	\$1,000				
		BlueChoice (2-tier)	POS		13.5%	\$655	\$1,311	\$1,770	85%	85%	85%						
		Matthew Thornton Blue	HMO		10.8%	\$617	\$1,235	\$1,667	85%	85%	85%						
39	Amherst ESP	Anthem Blue Cross	JY-MC	10.0%	14.0%	\$840	\$1,680	\$2,268	80%	80%	80%	Y	\$1,000		Y		*Not available if hired after 7/01/04.
		BlueChoice (2-tier)	POS		8.4%	\$685	\$1,371	\$1,850	90%	90%	90%						
		Matthew Thornton Blue	HMO		6.0%	\$653	\$1,305	\$1,762	90%	90%	90%						
39	Amherst	Anthem Blue Cross	JY-MC	10.0%	8.3%	\$798	\$1,596	\$2,155	92%	80%	80%	Y	\$1,000		Y		
		BlueChoice (2-tier)	POS		4.1%	\$658	\$1,317	\$1,777	92%	87.0%	87.0%						
		Matthew Thornton Blue	HMO		0.6%	\$620	\$1,240	\$1,674	95%	90.0%	90.0%						
39	Mont Vernon	Lumenos \$2500 HSA	HDHP	10.0%	1.3%	\$462	\$923	\$1,246	75.0%	75.0%	75.0%	Y	\$1,000		Y		New high deductible (\$2500) health plan for 2010. HSA contribution: \$1250 /\$2500 \$3,000
		BlueChoice (2-tier)	POS		8.4%	\$658	\$1,317	\$1,777	75.0%	75.0%	75.0%						
		Matthew Thornton Blue	HMO		5.8%	\$620	\$1,240	\$1,674	75.0%	75.0%	75.0%						
39	Souhegan	BlueChoice (2-tier)	POS	10.0%		\$0	\$0	\$0	90%	75%	75%	Y	\$1,000		Y		
		Matthew Thornton Blue	HMO			\$0	\$0	\$0	90%	75%	75%						
		SchoolCare	HMO			\$0	\$0	\$0	90%	75%	75%						
40	Milford ESP (Custodians)	SchoolCare	HMO		7.2%	\$699	\$1,398	\$1,888	85%	85%	85%	*Y	**Y		Y	*Flexible Benefits. Cafeteria Plan. Annual dollar allotment for health, dental, disability and life insurance. District uses 85% of HMO premium as its contribution for the health insurance component. **Employee receives 40% of used dollars.	
			POS-OA		7.3%	\$783	\$1,566	\$2,114	-	-	-						
40	Milford	SchoolCare	HMO		7.2%	\$699	\$1,398	\$1,888	*85%	85%	85%	Y		**Y	Y	*District contributes 82% of POS premium toward other plans. Teachers hired after 7/1/2005: district contributes dollar equivalent of 85% HMO. **District pays 85% of POS plan if hired before 2005	
			POS-OA		7.3%	\$783	\$1,566	\$2,114	**82%	82%	82%						

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2011, rounded to the nearest dollar. District contribution shown for "full time" employees.

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n/a= Plan has changed from last year or information not available from previous year.

SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/RC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
41	Brookline ESP	BlueChoice Matthew Thornton Blue	POS HMO	9.0%	10.3%	\$784 \$735	\$1,568 \$1,471	\$2,116 \$1,985	\$705 \$662	\$950 \$950	\$950 \$950	Y					
41	Brookline	BlueChoice Rx \$3 /5, M\$1 BlueChoice Rx\$10/\$20/\$45 Lumenos 2500 MTB Rx \$10/\$20/\$45 MTB Rx \$3/\$5/ \$1M	POS POS CDHP HMO HMO	9.0%	10.3%	\$784 \$668 \$510 \$647 \$735	\$1,423 \$1,336 \$1,020 \$1,294 \$1,471	\$1,921 \$1,803 \$1,377 \$1,746 \$1,985	100% 100% 100% 100% 100%	\$1,229 \$1,047 \$800 \$1,073 \$1,220	\$1,344 \$1,145 \$875 \$1,172 \$1,332	Y					*District pays monthly caps. Sixty-six percent of the premium increase is added to the cap of the previous year.
41	Hollis ESP	BlueChoice Matthew Thornton Blue	POS HMO	9.0%	10.3%	\$784 \$735	\$1,568 \$1,471	\$2,116 \$1,985	*90% -	*85% -	*75% -	Y					*District contribution equivalent to 90% single, 85% 2-person and 75% family for BlueChoice plan, up to a dollar cap of \$975 per month. However employee must contribute a minimum of 10% toward any premium.
41	Hollis-Brookline Cooperative ESP	BlueChoice Rx 10/20/30 BC3T Rx 10/20/45 Matthew Thornton Blue MTB Rx 10/20/45 Lumenos	POS POS HMO HMO CDHP	9.0%	9.9%	\$754 \$668 \$704 \$647 \$510	\$1,508 \$1,336 \$1,407 \$1,294 \$1,020	\$2,036 \$1,803 \$1,900 \$1,746 \$1,377	\$500 \$500 \$500 \$500 \$504	\$900 \$900 \$900 \$900 \$823	\$950 \$950 \$950 \$950 \$909	Y					*District contribution equivalent to 90% single, 85% 2-person and 75% family for BlueChoice plan, up to a dollar cap of \$925 per month. However, employee must contribute a minimum of 10% toward any premium.
41	Hollis-Brookline Cooperative	Anthem Blue Cross BC3T Rx 10/20/45 BlueChoice MTB Rx 10/20/45 Matthew Thornton Blue Lumenos	JY-MC POS POS HMO HMO CDHP	9.0%	15.4%	\$922 \$668 \$754 \$647 \$704 \$510	\$1,845 \$1,336 \$1,508 \$1,294 \$1,407 \$1,020	\$2,490 \$1,803 \$2,036 \$1,746 \$1,900 \$1,377	\$568 \$568 \$568 \$568 \$568 90%	\$1,042 \$1,042 \$1,042 \$1,042 \$1,042 85%	\$1,226 \$1,226 \$1,226 \$1,226 \$1,226 \$75	Y	\$2,750				*District contribution equivalent to 90% single, 85% 2-person and 75% family for BlueChoice plan, up to a dollar cap of \$1,000 per month. However, employee must contribute a minimum of 10% toward any premium. \$2500 HSA with Lumenos
41	Hollis	Anthem Blue Cross Anthem Blue Cross BlueChoice Matthew Thornton Blue	JY-MC C 100-MC POS HMO	9.0%	15.4%	\$922 \$854 \$754 \$706	\$1,845 \$1,708 \$1,508 \$1,407	\$2,490 \$2,306 \$2,036 \$1,900	\$641 \$641 \$641 \$633	\$1,140 \$1,140 \$1,140 \$1,140	\$1,140 \$1,140 \$1,140 \$1,140	Y	\$1,500				*District contribution equivalent to 85% single, 85% 2-person and 85% family for BlueChoice plan, up to a dollar cap of \$1,040 per month. However, employee must contribute a minimum of 10% toward any premium.
63	Lyndeborough	SchoolCare	HMO POS-OA		4.1%	\$640 \$717	\$1,280 \$1,434	\$1,728 \$1,936	85% 85%	85% 85%	85% 85%	Y					
87	Mascenic ESP	SchoolCare	HMO POS		5.8%	\$625 \$700	\$1,250 \$1,400	\$1,688 \$1,890	*	*	*	Y					*District will contribute up to \$1,000 per employee for qualified medical expenses, including health insurance premiums.
87	Mascenic	SchoolCare	HMO POS		5.8%	\$625 \$700	\$1,250 \$1,400	\$1,688 \$1,890	92% -	92% -	84% -	Y	**Y				*District pays dollar equivalent of its contribution for POS toward other plans. **\$2,000 if eligible for single coverage; \$2,500 if eligible for two person/family.
63	Wilton Support Staff	SchoolCare	HMO POS-OA		4.1%	\$640 \$717	\$1,280 \$1,434	\$1,728 \$1,936	*	*	*	Y					*District will contribute up to \$1,000 per employee for qualified medical expenses, including health insurance premiums.
63	Wilton-Lyndeborough	SchoolCare	HMO POS-OA		4.1%	\$640 \$717	\$1,280 \$1,434	\$1,728 \$1,936	80% 80%	80% 80%	80% 80%	Y	\$2,000				District pays up to \$300 per contract year for medical expenses not covered by insurance.
63	Wilton-Lyndeborough Support Staff	SchoolCare	HMO POS-OA		4.1%	\$640 \$717	\$1,280 \$1,434	\$1,728 \$1,936	*	*	*	Y					*District will contribute up to \$750 per employee for qualified medical expenses, including health insurance premiums.
63	Wilton	SchoolCare	HMO POS-OA		4.1%	\$640 \$717	\$1,280 \$1,434	\$1,728 \$1,936	80.0% 80.0%	80.0% 80.0%	80.0% 80.0%	Y	\$1,000				
81	Hudson	SchoolCare	HMO POS-OA		5.8%	\$677 \$758	\$1,354 \$1,516	\$1,828 \$2,047	85% 80%	85% 80%	\$85 \$80	Y					

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2011, rounded to the nearest dollar. District contribution shown for "full time" employees.

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n/a= Plan has changed from last year or information not available from previous year.

SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:	
						Single	2-Person	Family	Single	2-Person	Family							
6	Claremont A.M.T.E. (maintenance and custodians)	Anthem Blue Cross BlueChoice Matthew Thornton Blue	JY-MC POS HMO	13.9%	-100.0% 13.6% 10.5%	N/A \$818 \$757	N/A \$1,636 \$1,514	N/A \$2,208 \$2,044	85% * 85%	85% * 85%	85% * 85%	Y					Y	*District pays dollar equivalent of its contribution for Matthew Thornton Blue toward other plans.
6	Claremont Secretaries	Anthem Blue Cross BlueChoice Matthew Thornton Blue	JY-MC POS HMO	13.9%	-100.0% 13.6% 10.5%	N/A \$818 \$757	N/A \$1,636 \$1,514	N/A \$2,208 \$2,044	94% * 94%	94% * 94%	94% * 94%	Y					Y	*District pays dollar equivalent of its contribution for Matthew Thornton toward other plans.
6	Claremont (teachers) Sugar River EA	Anthem Blue Cross BlueChoice Matthew Thornton Blue	JY-MC POS HMO	13.9%	19.0% 13.6% 10.5%	\$995 \$818 \$757	\$1,989 \$1,636 \$1,514	\$2,685 \$2,208 \$2,044	* 86% 86%	* 86% 86%	* 86% 86%	Y	\$2,500	**Y	Y	Y	*District pays dollar equivalent of its contribution for BlueChoice toward other plans. **Up to 86% of 2-person POS coverage, between ages 57-65.	
6	Cornish	SchoolCare	HMO POS-OA OA+		5.8% 5.7% 3.0%	\$677 \$758 \$626	\$1,354 \$1,516 \$1,252	\$1,828 \$2,047 \$1,690	80% * *	80% * *	80% * *	Y		**Y				*District pays dollar equivalent of its contribution for the HMO toward POS-OA, OA+. **District pays health insurance premium up to five years, not to exceed \$17,500.
6	Unity	SchoolCare	HMO POS-OA OA+		5.8% 5.7% 3.0%	\$677 \$758 \$626	\$1,354 \$1,516 \$1,252	\$1,828 \$2,047 \$1,690	* 100% 90%	* 90% 80%	* 80% 80%	Y						* District pays dollar equivalent of its contribution for the POS-OA toward the HMO plan.
23	Bath	SchoolCare	HMO POS-OA		9.5% 9.5%	\$599 \$671	\$1,198 \$1,342	\$1,618 \$1,812	100% *	* *	* *	Y	\$2,000					District pays dollar equivalent of 100% single HMO toward 2-person or family coverage for the HMO and all level of coverages for the POS-OA.
23	Haverhill Paras/ESP	SchoolCare	HMO POS-OA		9.5% 9.5%	\$599 \$671	\$1,198 \$1,342	\$1,618 \$1,812	90% *	80% *	60% *		\$1,500					District pays dollar equivalent of its contribution toward the HMO for the POS-OA plan.
23	Haverhill	BlueChoice BlueChoice (2 tier)	POS POS	-1.8%	0.0% 0.0%	\$510 \$468	\$1,020 \$936	\$1,377 \$1,264	* 82.5%	* 82.5%	* 82.5%	Y	\$2,000		Y			*District pays dollar equivalent of its BlueChoice (2-tier) contribution toward other BlueChoice plan.
23	Piermont	SchoolCare	HMO POS-OA		9.5% 9.5%	\$599 \$671	\$1,198 \$1,342	\$1,618 \$1,812	100% *	* *	* *	Y	\$1,300					District pays dollar equivalent of 100% HMO, plus \$2,700 per year for 2-person or family coverage for the HMO. For POS-OA district pays 100% of single HMO premium, plus \$2,700 per year for 2-person or family coverage.
23	Warren	SchoolCare	HMO POS-OA		9.5% 9.5%	\$599 \$671	\$1,198 \$1,342	\$1,618 \$1,812	100% *	* *	* *		\$2,000					District pays 100% of single HMO, plus 80% of the difference between single and 2-person coverage; and 80% of difference between single and family coverage.
32	Plainfield ESP	SchoolCare	HMO POS-OA		5.8% 5.7%	\$625 \$700	\$1,250 \$1,400	\$1,688 \$1,890	86% *	86% *	86% *	Y	\$1,250			Y		*District pays dollar equivalent of its HMO contribution toward the POS-OA.
32	Plainfield	SchoolCare	HMO POS		5.8% 5.7%	\$625 \$700	\$1,250 \$1,400	\$1,688 \$1,890	83% *	83% *	83% *	Y	\$1,250	**Y		Y		*District pays dollar equivalent of its HMO contribution toward the POS-OA. **District pays single premium for early retirees age 55-65, at same percentage as active employees.
43	Newport ESP	Anthem Blue Cross BlueChoice MTB15 IP Ded NEW	C 100-MC POS HMO			N/A N/A \$692	N/A N/A \$1,384	N/A N/A \$1,868	90% *	90% *	90% *	Y						Comp 100, POS no longer offered New MT HMO with deductible
43	Newport	Anthem Blue Cross BlueChoice MTB15 IP Ded NEW	C 100-MC POS HMO			N/A N/A \$692	N/A N/A \$1,384	N/A N/A \$1,868	88% *	88% *	88% *	Y			Y			Comp 100, POS no longer offered New MT HMO with deductible
43	Sunapee	BlueChoice Matthew Thornton Blue	POS HMO			\$0 \$0	\$0 \$0	\$0 \$0	87% 87%	87% 87%	87% 87%	Y	\$1,000		Y			
62	Mascoma ESP	SchoolCare	HMO POS-OA		5.8% 5.7%	\$625 \$700	\$1,250 \$1,400	\$1,688 \$1,890	95.5% *	93.5% *	91.5% *	Y	\$1,000					*District pays the dollar equivalent of its contribution toward the HMO for the POS-OA.
62	Mascoma	SchoolCare	HMO POS		5.8% 5.7%	\$625 \$700	\$1,250 \$1,400	\$1,688 \$1,890	87% 87%	87% 87%	87% 87%	Y	\$1,000	*Y				*District pays 87%, up to \$6,000 per retiree per year toward health insurance, capped at \$65,000 per year total for all retirees.
70	Hanover ESP	Primex/Harvard Pilgrim	HMO POS		8.6% 15.6%	\$732 \$869	\$1,463 \$1,738	\$1,975 \$2,346	85% *	85% *	85% *	Y	\$750					*District pays the dollar equivalent of its contribution toward the HMO for the POS plan.
70	Hanover	Primex/Harvard Pilgrim	HMO POS		8.6% 15.6%	\$732 \$869	\$1,463 \$1,738	\$1,975 \$2,346	80% *	80% *	80% *	Y	\$500	**Y				*District pays the dollar equivalent of its contribution toward the HMO for the POS plan. **90% of single or two person coverage to Medicare eligibility.
71	Goshen-Lempster	BlueChoice BlueChoice (2-tier) Matthew Thornton Blue	POS POS HMO	16.4%	0.0% 0.0% 0.0%	\$756 \$751 \$724	\$1,512 \$1,501 \$1,448	\$2,041 \$2,027 \$1,955	100% 100% 100%	83% 80% 85%	83% 80% 85%	Y	\$2,000					
75	Grantham	Anthem Blue Cross BlueChoice Matthew Thornton Blue	C 100-MC POS HMO	21.0%		N/A N/A \$753	N/A N/A \$1,505	N/A N/A \$2,032	\$664 \$664 \$677	\$1,328 \$1,328 \$1,355	\$1,793 \$1,793 \$1,829	Y	25%					

12/6/2011

New Hampshire Teachers & Educational Support Personnel (ESP)

MEDICAL INSURANCE BENEFITS

Rates as of July 1, 2011, rounded to the nearest dollar. District contribution shown for "full time" employees.

(MC=Managed Care; C=Comprehensive Plan; HMO=Health Maintenance Organization; POS=Point of Service; POS-OA=Point of Service, Open Access; OAP+ = Open Access Plus; PPO=Preferred Provider Organization
n/a= Plan has changed from last year or information not available from previous year.

SAU #	District/Local Name	Medical Plan(s)	Type	GMR Quote	Rate Change over 2009	Total Monthly Premium (rounded to the nearest dollar)			Sch District Contribution % or \$ of Premium Cost			IRS/IRC Sec 125	Reimburse No Med Ins	Retiree Ins Paid	Marrieds Full Ins Pd	Dom. Partner Coverage	Comments:
						Single	2-Person	Family	Single	2-Person	Family						
76	Lyme	SchoolCare	HMO	5.8%	\$677	\$1,354	\$1,828	85%	85%	85%	Y	\$1,000	*Y			*85% of single premium to Medicare eligibility. District provides \$750 for employees wellness initiatives. OA+ new for 2008	
			POS-OA	5.7%	\$758	\$1,516	\$2,047	85%	85%	85%							
			OA+	3.0%	\$626	\$1,252	\$1,690	85%	85%	85%							
77	Monroe ESP	BlueChoice (2-tier)	POS	0.0%	\$743	\$1,486	\$2,005	80%	80%	80%	Y						
77	Monroe	BlueChoice (2-tier)	POS	0.0%	\$743	\$1,486	\$2,005	85%	85%	85%	Y	*\$1,250				Board will pay \$1,250 to a tax sheltered annuity for teachers not electing health insurance.	
88	Lebanon Paras/ESP	SchoolCare	HMO	5.8%	\$660	\$1,320	\$1,782	84%	84%	84%	Y						
			POS-OA	5.7%	\$739	\$1,478	\$1,996	*	*	*							
88	Lebanon	SchoolCare	HMO	5.8%	\$660	\$1,320	\$1,782	*	*	*	Y	**Y		Y		*District pays dollar equivalent of POS contribution toward the HMO.	
			POS-OA	5.7%	\$739	\$1,478	\$1,996	78%	78%	78%						**Employee receives 25% of the cost saved by the district.	

**Summary Tables
&
Graphs**

Summary Table I Medical Insurance Plans 2011-2012

Medical Plan	Type	No.	Type	No.	TOTAL
<u>Indemnity Plans</u>					
JY / JY-MC	Teacher	27	ESP	12	39
JW / JW-MC	Teacher	15	ESP	2	17
Comp 100 / Comp 100 MC	Teacher	27	ESP	14	41
Comp 200 MC	Teacher	1	ESP	0	1
Comp 300 MC	Teacher	1	ESP	0	1
Comp 500 MC	Teacher	1	ESP	1	2
Comp 1000 / Comp 1000 MC	Teacher	5	ESP	2	7
				TOTAL	108
<u>Health Maintenance Plans (HMO)</u>					
Access Blue	Teacher	1	ESP	1	2
Matthew Thornton	Teacher	80	ESP	44	124
SchoolCare HMO	Teacher	48	ESP	28	76
Primex/ Harvard Pilgrim	Teacher	7	ESP	5	12
				TOTAL	214
<u>Point of Service Plans (POS)</u>					
Anthem BC/BS, Blue Choice	Teacher	103	ESP	48	151
SchoolCare POS Open Access	Teacher	53	ESP	34	87
				TOTAL	238
<u>High Deductable Plans</u>					
PPO High Deductable	Teacher	1	ESP	1	2
Lumenos CDHP/HDHP	Teacher	6	ESP	4	10
				TOTAL	12
<u>Other Plans</u>					
SchoolCare Open Access Plus	Teacher	14	ESP	7	21
				TOTAL	21

Summary Table II District Contribution to Medical Plans

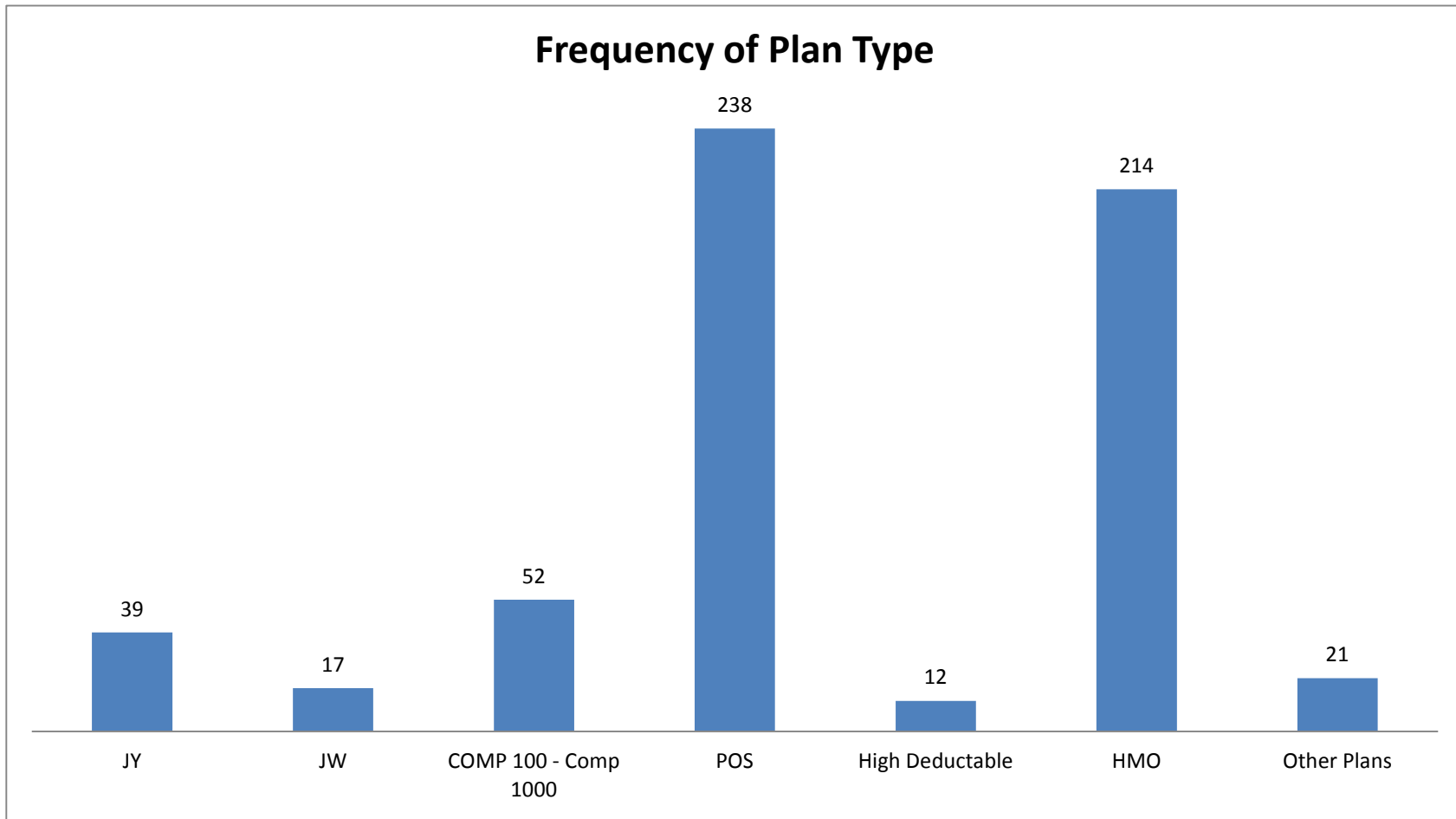
Contribution	Bargaining Units				TOTAL
	No.	Type	No.	Type	
Districts that pay 100% single premium cost	23	Teacher	12	ESP	35
Districts that pay 100% 2-person premium cost	7	Teacher	4	ESP	11
Districts that pay 100% family premium costs	6	Teacher	2	ESP	8
Districts that pay \$ cap towards premium costs	6	Teacher	10	ESP	16

Summary Table III Other Benefit Options

Benefit	Bargaining Units				TOTAL
	No.	Type	Type	Type	
Districts that offer option of \$ reimbursements to employees not enrolling in medical plan	108	Teacher	52	ESP	160
Districts with IRS/IRC Section 125	129	Teacher	83	ESP	272
Districts that pay full medical insurance for married couples, both working in the district	41	Teacher	17	ESP	58
Districts providing coverage for domestic partners	17	Teacher	13	ESP	30
Districts contributing towards retiree health benefits	37	Teacher	6	ESP	37

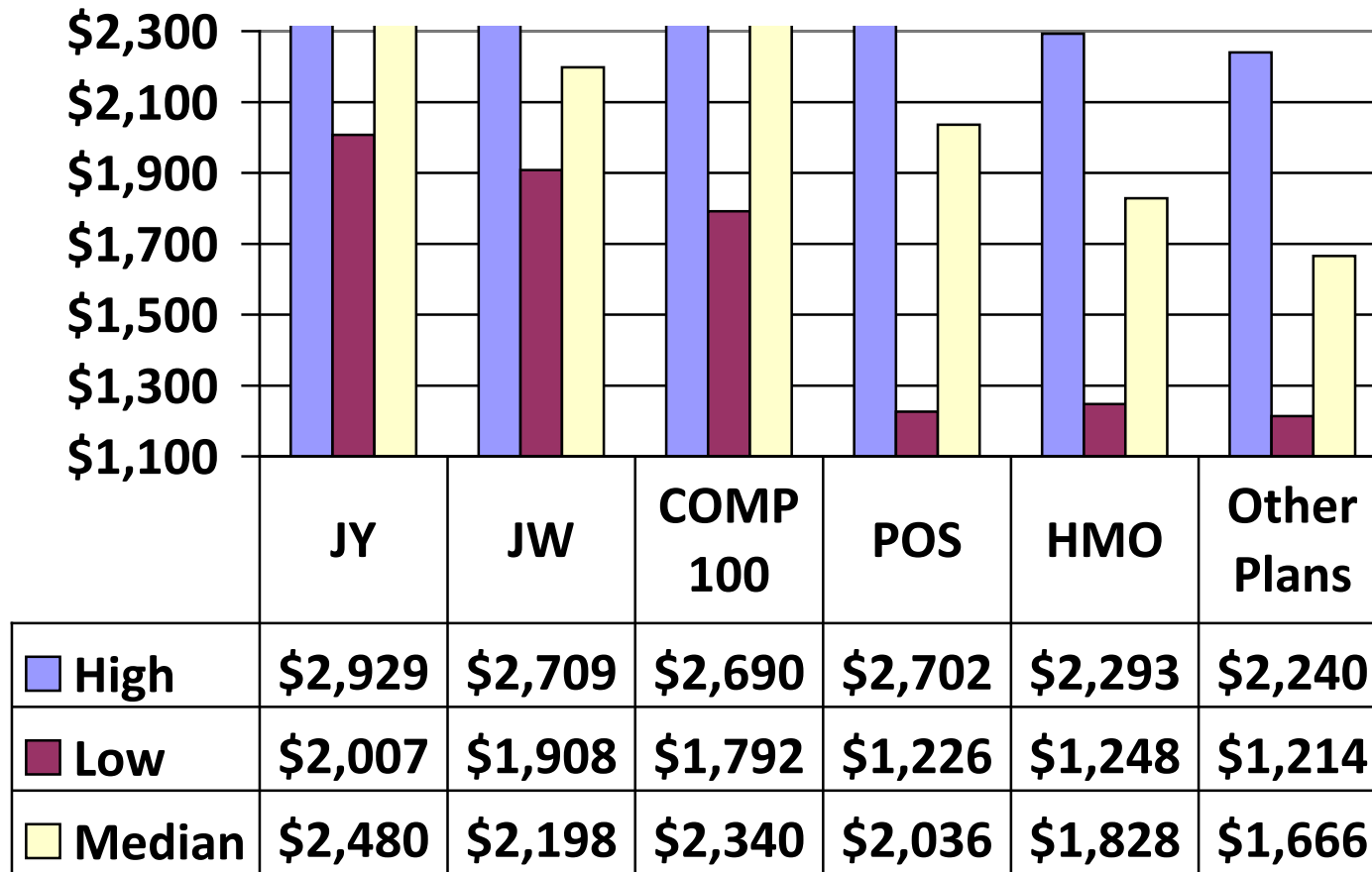
HEALTH INSURANCE PLANS FOR NEW HAMPSHIRE SCHOOL DISTRICTS 2011-2012

Source: NEA-New Hampshire



JY, JW and Comp 100 – Comp 1000 include managed and non-managed care programs.
Most school districts offer multiple plans.
Plan labels refer to general types of benefit designs that may be written by more than one company.

HIGH, LOW AND MEDIAN INSURANCE RATES FOR FAMILY PLANS NEW HAMPSHIRE SCHOOL DISTRICTS 2011-2012



Source: NEA-New Hampshire. Median = the middle value in a series of values ranked high to low. JY, JW and Comp 100 include managed and non-managed care programs. Plan labels refer to general types of benefit designs that may be written by more than one company.

How Insurance Companies Pay Health Care Providers*

Fee for Service - Payment is made for each service based on usual, customary and reasonable charges in the geographic area where the service is provided.

Discounted Fee for Service - Same as fee for service, except the provider agrees with the insurance company to accept less than usual and customary charges in exchange for greater patient volume.

Capitation - The provider agrees to be paid a fixed amount at regular intervals for each patient, whether or not services are provided.

Bonuses and Incentives - Eligible providers may receive additional payments or have a percentage of their payments withheld based upon performance, using criteria that may include quality of care, patient satisfaction, and appropriate use of medical services.

Salary - Physicians and other providers may be employed by the insurance company or a hospital. Their compensation is based on a dollar amount, decided in advance each year, and guaranteed regardless of the services provided.

Per Diem - A specific amount paid to the hospital per day for all health care received by the patient.

Case Rate - A specific amount paid to the hospital for all health care received based on the diagnosis or episode of care (e.g., normal maternity delivery or gall bladder surgery); also referred to as DRG, or payment based on Diagnostic Related Groups.

**These definitions are for illustrative purposes only and do not necessarily describe the specific payment method of any particular plan or insurance company. A provider may be paid a combination of methods listed above.*

Glossary of Terms

Coinsurance

A policy provision by which the enrollee and the insurer share medical expenses at a specified ratio (e.g., 80%/20%).

Comprehensive Plan

A type of health insurance plan where medical expenses are covered after the enrollee pays an annual deductible. Then the insurance company and the enrollee each pay a certain percentage of the cost (coinsurance) until the enrollee has met the out of pocket maximum for the year. For example, in a C 100 plan there is a \$100 deductible, then the enrollee pays 20% of the bill, the insurance company 80% until the enrollee has paid \$500 out of pocket for the year. After this \$500 maximum has been reached, the plan pays 100% of covered medical expenses.

Copays or Copayments

Fixed dollar amounts that the enrollee pays for certain services, such as a \$10 office visit copay or \$5 copays for prescription drugs.

Deductibles

The out-of-pocket amount that first must be paid by the enrollee for health services before the insurance company begins making any payments. Deductibles can vary from as little as \$100 per year to \$1,000 per year.

Flexible Benefit Plan – IRS Section 125

Permits an employee to pay for certain benefits on a before-tax basis by electing to take a salary reduction, which can then be used to fund the cost of any qualified benefits. Qualified benefits include employee contributions to health/dental insurance premiums and other out of pocket medical expenses, such as deductibles or copays. Employees may also set aside pretax income to purchase other benefits (Cafeteria Plan) or pay for dependent care expenses.

Health Maintenance Organization (HMO)

A coordinated system for providing health care that requires referrals to specialists from a primary care physician. Disease prevention and wellness are emphasized. Enrollees must use network providers to receive coverage for services.

Health Reimbursement Arrangements (HRA) - IRS Section 105 (h)

An arrangement funded by employers for use by employees to pay qualified medical expenses, including premiums, on a pre-tax basis. Unused funds may be rolled over from year to year, but are not portable to another employer. HRA's can be used with any type of health plan.

(Continued)

Health Savings Accounts (HSA) – IRS Section 223

Individual employee accounts funded with pre-tax dollars to pay for qualified medical expenses. Unused amounts can be rolled over from year to year. HSA's are portable. Employees may take unused funds when they change jobs or retire. Withdrawals are tax-free provided they are used for qualified medical expenses. Employers may also contribute to an employee's HSA. To open an HSA, the employee must be enrolled in a high deductible health plan. (For 2007, the minimum deductible is \$1,100 for single plan; \$2,200 for a family plan.)

Indemnity Plan

A health care plan or method of payment to providers from insurance companies based on reimbursements for each service rendered to a patient; also known as fee for service. Reimbursements are based on "reasonable and customary" charges: the prevailing charge made by providers for a similar procedure in a particular geographic area. See also Preferred Provider Organization (PPO). other out of pocket medical expenses, such as deductibles or copays. Employees may also set aside pretax income to purchase other benefits (Cafeteria Plan) or pay for dependent care expenses.

Managed Care (MC)

Health care programs that impose some controls on the utilization of health care services, the providers who offer such care, and/or the fees charged for such services. The ideal is to deliver quality health care in a cost-effective manner.

Point of Service Plan (POS)

A combination HMO and indemnity plan that encourages patients to use a select group of providers with services coordinated through a primary care physician. However, unlike an HMO, patients may go out of network or self-refer to specialists, but with increased out-of pocket expenses.

Point of Service Plan-Open Access Plan (POS-OA)

Same as a Point of Service Plan, except enrollees do not need referrals to see specialists in network. These self-referrals are still paid at the higher level of benefits. Use of non-network providers (as in the POS) will result in higher out-of-pocket expenses.

Preferred Provider Organization (PPO)

A group of hospitals and physicians that contract on a fee-for-service basis with insurance companies to provide medical services. Providers exchange discounted services for increased patient volume. Out-of-pocket costs for enrollees are usually lower when they use preferred providers.

Self-Insurance (or self-funding)

An arrangement by which the employer (rather than an insurance company) assumes the risk for paying claims from money earmarked for premiums and other reserves. A self-insured school district may purchase stop loss insurance to protect itself against catastrophic or larger than anticipated claims. It will also contract with a third party administrator to handle the paperwork of paying claims and managing medical care.