

**A&M System Health Plan Premium Comparison
FY 2009 and 2010
for Texas A&M University Employees**

These rates will go into effect September 1, 2009.

Employees at Full-time (100%) Effort

		Total Premium				Employer Portion*	Employee Out-Of-Pocket			
Carrier	Tier	FY10 Monthly Total	FY09 Monthly Total	\$ Increase/Decrease	% Increase/Decrease		FY10 Monthly Employee	FY09 Monthly Employee	\$ Increase/Decrease	% Increase/Decrease
A&M Care 350	Employee Only	454.98	437.23	17.75	4.1%	397.11	57.87	61.29	-3.42	-5.6%
	Empl & Spouse	818.96	788.41	30.55	3.9%	579.10	239.86	236.88	2.98	1.3%
	Empl & Children	682.47	656.72	25.75	3.9%	510.86	171.61	171.03	0.58	0.3%
	Empl & Family	1000.96	964.01	36.95	3.8%	670.10	330.86	324.68	6.18	1.9%
A&M Care 1250	Employee Only	377.63	367.87	9.76	2.7%	377.63	0.00	0.00	0.00	0.0%
	Empl & Spouse	691.14	663.57	27.57	4.2%	579.10	112.04	112.04	0.00	0.0%
	Empl & Children	577.85	552.68	25.17	4.6%	510.86	66.99	66.99	0.00	0.0%
	Empl & Family	842.19	811.42	30.77	3.8%	670.10	172.09	172.09	0.00	0.0%
A&M Care 65+	Employee Only	396.90	375.94	20.96	5.6%	396.90	0.00	0.00	0.00	0.0%
	Empl & Spouse	707.28	679.71	27.57	4.1%	579.10	128.18	128.18	0.00	0.0%
FIRSTCARE	Employee Only	406.35	394.83	11.52	2.9%	397.11	9.24	18.89	-9.65	-51.1%
	Empl & Spouse	1015.90	987.07	28.83	2.9%	579.10	436.80	435.54	1.26	0.3%
	Empl & Children	609.54	592.25	17.29	2.9%	510.86	98.68	106.56	-7.88	-7.4%
	Empl & Family	812.71	789.66	23.05	2.9%	670.10	142.61	150.33	-7.72	-5.1%
Scott & White	Employee Only	449.03	410.68	38.35	9.3%	397.11	51.92	34.74	17.18	49.5%
	Empl & Spouse	832.50	804.93	27.57	3.4%	579.10	253.40	253.40	0.00	0.0%
	Empl & Children	661.00	625.47	35.53	5.7%	510.86	150.14	139.78	10.36	7.4%
	Empl & Family	980.15	926.08	54.07	5.8%	670.10	310.05	286.75	23.30	8.1%

Employees at Part-time (< 100%) Effort

		Total Premium				Employer Portion*	Employee Out-Of-Pocket			
Carrier	Tier	FY10 Monthly Total	FY09 Monthly Total	\$ Increase/Decrease	% Increase/Decrease		FY10 Monthly Employee	FY09 Monthly Employee	\$ Increase/Decrease	% Increase/Decrease
A&M Care 350	Employee Only	454.98	437.23	17.75	4.1%	196.57	258.41	250.68	7.73	3.1%
	Empl & Spouse	818.96	788.41	30.55	3.9%	287.57	531.39	514.07	17.32	3.4%
	Empl & Children	682.47	656.72	25.75	3.9%	253.45	429.02	415.30	13.72	3.3%
	Empl & Family	1000.96	964.01	36.95	3.8%	333.07	667.89	645.77	22.12	3.4%
A&M Care 1250	Employee Only	377.63	367.87	9.76	2.7%	196.57	181.06	181.32	-0.26	-0.1%
	Empl & Spouse	691.14	663.57	27.57	4.2%	287.57	403.57	389.23	14.34	3.7%
	Empl & Children	577.85	552.68	25.17	4.6%	253.45	324.40	311.26	13.14	4.2%
	Empl & Family	842.19	811.42	30.77	3.8%	333.07	509.12	493.18	15.94	3.2%
FIRSTCARE	Employee Only	406.35	394.83	11.52	2.9%	196.57	209.78	208.28	1.50	0.7%
	Empl & Spouse	1015.90	987.07	28.83	2.9%	287.57	728.33	712.73	15.60	2.2%
	Empl & Children	609.54	592.25	17.29	2.9%	253.45	356.09	350.83	5.26	1.5%
	Empl & Family	812.71	789.66	23.05	2.9%	333.07	479.64	471.42	8.22	1.7%
Scott & White	Employee Only	449.03	410.68	38.35	9.3%	196.57	252.46	224.13	28.33	12.6%
	Empl & Spouse	832.50	804.93	27.57	3.4%	287.57	544.93	530.59	14.34	2.7%
	Empl & Children	661.00	625.47	35.53	5.7%	253.45	407.55	384.05	23.50	6.1%
	Empl & Family	980.15	926.08	54.07	5.8%	333.07	647.08	607.84	39.24	6.5%
Grad Student	Employee Only	170.00	182.00	-12.00	-6.6%	170.00	0.00	0.00	0.00	0.0%
	Empl & Spouse	624.00	788.00	-164.00	-20.8%	287.57	336.43	513.66	-177.23	-34.5%
	Empl & Children	336.00	428.00	-92.00	-21.5%	253.45	82.55	186.58	-104.03	-55.8%
	Empl & Family	786.00	1031.00	-245.00	-23.8%	333.07	452.93	712.76	-259.83	-36.5%

*Employer Portion includes additional contribution by A&M System for FY2010; it does not include the cost for Basic Life of \$3.97