

September 4, 2009

To: Billings Catholic Schools employees

The Business Committee and the Board have been developing a plan to determine how the health insurance premium cost should be split by percentage between the employee and employer. By having a plan in place we are able to budget more accurately and employees have a better idea of what to expect in the future.

On September 1, 2009 the Billings Catholic Schools Board approved the following split for health insurance coverage for the 2009-2010 year:

<u>Coverage:</u>	<u>Employee pays:</u>	<u>Employer pays:</u>
Employee Only	25% of total premium	75% of total premium
Employee and Spouse	50% of total premium	50% of total premium
Employee and Children	47% of total premium	53% of total premium
Employee and Family	55% of total premium	45% of total premium

This split will remain in effect for all levels of coverage except Employee and Children. This level of coverage will be phased in to a 50/50 split between employee and employer in 2010-2011.

The total premium increase for the 2009-2010 year will be 6.34% resulting in the following premium amounts:

<u>Coverage:</u>	<u>Total Premium:</u>	<u>Employee pays:</u>	<u>Employer pays:</u>
Employee Only	\$371.00	\$92.75	\$278.25
Employee and Spouse	\$856.00	\$428.00	\$428.00
Employee and Children	\$670.00	\$314.90	\$355.10
Employee and Family	\$1073.00	\$590.15	\$482.85

There are some enhanced benefits that will come into effect with the renewal on October 1, 2009. If you were unable to attend the benefits meeting on August 26th and are interested in the additional benefits, please contact Rhonda at 252-0997.