

2007 - 2008 Recommendations for Employee Benefits Program

MEDICAL COVERAGE

Current Self Insured Plan (EXPECTED COST)	\$1,367,293
Current Self Insured Plan (MAXIMUM COST)	\$1,535,098
Renewal - EXPECTED COST	\$1,688,464
Renewal - MAXIMUM Cost	\$1,898,751
BCBSGA Self Insured Plan HMO/PPO-MAXIMUM COST	\$1,447,727
Recommend BCBSGA Fully Insured HMO/PPO Option	\$1,212,767

GROUP LIFE

Current Plan	\$980
Renewal Cost	\$1,143
Recommend Proposed Plan GGL	\$980

Group Short Term Disability

Current Plan Lincoln National	\$2,151
Renewal Cost Lincoln National	\$2,467
GGL Same Coverage Option 1	\$1,771
Recommend GGL Same Coverage Option 2 (LTD added)	\$1,581

Group Long Term Disability

Current Plan- VOLUNTARY-55 covered employees	\$910
Recommend County Cost Proposed GGL Option 2-Covers all employees	\$1,693

Dental

Current Plan- VOLUNTARY- 41% employees covered	
Recommend County Contribute up to \$7 per month per employee	
Estimate 60% employees will participate	\$651

Total Current County Cost	\$1,370,424
Total Recommended County Cost	\$1,217,672
	11.146% Decrease in Cost