

Plans and Monthly Premiums Effective July 1, 2008

EPIC: This year employees will receive an *Employee Premium Increase Credit (EPIC)* in order to offset increased health plan premium costs.

Premiums:

- Full-time employees, employees on military leave and VSDP short-term disability participants pay what is shown on the “employee pays” line.
- Part-time classified employees and employees on certain types of leave pay the total premium.

Premiums		You Only	You + One	You + Two or More
COVA HDHP – High Deductible Health Plan	<i>Employee Pays</i>	\$0	\$0	\$0
	<i>Total Premium</i>	\$365	\$676	\$988
COVA Care (with basic dental)	Employee Monthly Premium	\$44	\$107	\$153
	EPIC	- \$3	- \$6	- \$9
	<i>Employee Pays</i>	\$41	\$101	\$144
	<i>Total Premium</i>	\$455	\$842	\$1,231
COVA Care + Out-of-Network	Employee Monthly Premium	\$55	\$122	\$173
	EPIC	- \$3	- \$6	- \$9
	<i>Employee Pays</i>	\$52	\$116	\$164
	<i>Total Premium</i>	\$466	\$857	\$1,251
COVA Care + Expanded Dental	Employee Monthly Premium	\$58	\$134	\$193
	EPIC	- \$3	- \$6	- \$9
	<i>Employee Pays</i>	\$55	\$128	\$184
	<i>Total Premium</i>	\$469	\$869	\$1,271
COVA Care + Out-of-Network + Expanded Dental	Employee Monthly Premium	\$68	\$148	\$212
	EPIC	- \$3	- \$6	- \$9
	<i>Employee Pays</i>	\$65	\$142	\$203
	<i>Total Premium</i>	\$479	\$883	\$1,290
COVA Care + Expanded Dental + Vision & Hearing	Employee Monthly Premium	\$67	\$152	\$217
	EPIC	- \$3	- \$6	- \$9
	<i>Employee Pays</i>	\$64	\$146	\$208
	<i>Total Premium</i>	\$478	\$887	\$1,295
COVA Care + Out-of-Network + Expanded Dental + Vision & Hearing	Employee Monthly Premium	\$78	\$165	\$235
	EPIC	- \$3	- \$6	- \$9
	<i>Employee Pays</i>	\$75	\$159	\$226
	<i>Total Premium</i>	\$489	\$900	\$1,313
Kaiser Permanente HMO – available only in Northern Virginia	Employee Monthly Premium	\$43	\$105	\$149
	EPIC	- \$3	- \$6	- \$9
	<i>Employee Pays</i>	\$40	\$99	\$140
	<i>Total Premium</i>	\$445	\$822	\$1,200