

UNIVERSITY OF SOUTH ALABAMA
Health Insurance Premium Comparison
October 2003

Employer	Carrier	AU		UA		UAB			PEEHIP Effective 10/1/03	USA		
		Effective 1/1/04	BCBS	Current Rates	BCBS	Effective 1/1/04				Effective 1/1/03	Current Rates Effective 7/1/03	Proposed Rates 1/1/04
						BCBS	VIVA Health	VIVA UAB		BCBS		
	Single	\$295.00	\$236.00	\$473.14	\$308.00	\$280.00	\$435.00	\$240.00	\$281.00	\$322.00		
	Employee + up to 2	-	-	\$975.00	\$615.96	\$559.00	-	-	-	-		
	Family	\$620.00	\$517.00	\$1,500.84	\$912.32	\$844.00	\$567.00	\$523.00	\$597.00	\$670.00		
	Over \$33,700 Monthly Paid	Over \$33,700 Monthly Paid	Over \$26,000 Monthly Paid									
	Single % of Total	\$118.00 40%	\$16.00 7%	\$165.60 35%	\$77.00 25%	\$42.00 15%	\$2.00 45%	\$34.00 14%	\$34.00 12%	\$54.00 17%		
	Employee + up to 2	-	-	\$438.76 45%	\$215.60 35%	\$139.76 25%	-	-	-	-		
	Family % of Total	\$248.00 40%	\$173.00 34%	\$570.34 38%	\$269.04 29%	\$178.76 21%	\$134.00 24%	\$154.00 29%	\$154.00 26%	\$190.00 28%		
	Single % of Total	\$177.00 60%	\$220.00 93%	\$307.54 65%	\$231.00 75%	\$238.00 85%	\$433.00 99.55%	\$206.00 86%	\$247.00 88%	\$268.00 83%		
	Employee + up to 2	-	-	\$536.24 55%	\$400.36 65%	\$419.24 75%	-	-	-	-		
	Family % of Total	\$372.00 60%	\$344.00 66%	\$930.50 62%	\$643.28 71%	\$665.24 79%	\$433.00 76%	\$369.00 71%	\$443.00 74%	\$480.00 72%		

1. Premiums listed are monthly rates.
2. AU employees earning \$22,501 - \$33,699 pay \$88.00 per month for single coverage and \$186.00 for family coverage.
AU employees earning less than \$22,500 pay \$60.00 per month for single coverage and \$123.00 for family coverage.
3. UA paid employees earning less than \$26,000 pay \$9.00 per month for single coverage and \$165.00 for family coverage.
4. USA increased employer contribution from \$206 for single and \$369 for family to \$247 and \$443 respectively, effective 7/1/03.