

# Appendix A

| Total Rates                                   | 2014 Rates | CDHP 6% with HPN/HMO Current Options       |                      |          | Total Rates                                   | 2014 Rates | CDHP 6% with HPN/HMO Current Options       |                      |          | Total Rates                                   | 2014 Rates | CDHP 6% with HPN/HMO Current Options       |                      |          |
|---|------------|--|----------------------|----------|---|------------|--|----------------------|----------|---|------------|--|----------------------|----------|
|   |            | 2015 Base Rates with Existing HMO Blending | Increase/ (Decrease) | % Change |   |            | 2015 Base Rates with Existing HMO Blending | Increase/ (Decrease) | % Change |   |            | 2015 Base Rates with Existing HMO Blending | Increase/ (Decrease) | % Change |
| CDHP PPO Plan                                 |            |  |                      |          | Northern HMO Plan (Hometown Health)           |            |  |                      |          | Southern HMO Plan (HPN)                       |            |  |                      |          |
| State Active Employees                        |            |  |                      |          | State Active Employees                        |            |  |                      |          | State Active Employees                        |            |  |                      |          |
| Employee Only                                 | 641.87     | 579.05                                     | (62.82)              | -9.79%   | Employee Only                                 | 671.22     | 707.44                                     | 36.22                | 5.40%    | Employee Only                                 | 671.22     | 707.44                                     | 36.22                | 5.40%    |
| Employee + Spouse                             | 1,242.00   | 1,031.77                                   | (210.23)             | -16.93%  | Employee + Spouse                             | 1,296.44   | 1,358.34                                   | 61.90                | 4.77%    | Employee + Spouse                             | 1,296.44   | 1,358.34                                   | 61.90                | 4.77%    |
| Employee + Child(ren)                         | 832.18     | 758.84                                     | (73.34)              | -8.81%   | Employee + Child(ren)                         | 960.88     | 1,013.90                                   | 53.02                | 5.52%    | Employee + Child(ren)                         | 960.88     | 1,013.90                                   | 53.02                | 5.52%    |
| Employee + Family                             | 1,432.29   | 1,210.72                                   | (221.57)             | -15.47%  | Employee + Family                             | 1,586.10   | 1,664.80                                   | 78.70                | 4.96%    | Employee + Family                             | 1,586.10   | 1,664.80                                   | 78.70                | 4.96%    |
| State Retirees Non-Medicare                   |            |  |                      |          | State Retirees Non-Medicare                   |            |  |                      |          | State Retirees Non-Medicare                   |            |  |                      |          |
| Retiree only                                  | 631.40     | 562.16                                     | (69.24)              | -10.97%  | Retiree only                                  | 655.83     | 690.55                                     | 34.72                | 5.29%    | Retiree only                                  | 655.83     | 690.55                                     | 34.72                | 5.29%    |
| Retiree + Spouse                              | 1,221.06   | 1,014.88                                   | (206.18)             | -16.89%  | Retiree + Spouse                              | 1,281.05   | 1,341.45                                   | 60.40                | 4.71%    | Retiree + Spouse                              | 1,281.05   | 1,341.45                                   | 60.40                | 4.71%    |
| Retiree + Child(ren)                          | 813.20     | 736.24                                     | (76.96)              | -9.46%   | Retiree + Child(ren)                          | 945.49     | 997.01                                     | 51.52                | 5.45%    | Retiree + Child(ren)                          | 945.49     | 997.01                                     | 51.52                | 5.45%    |
| Retiree + Family                              | 1,408.42   | 1,193.83                                   | (214.59)             | -15.24%  | Retiree + Family                              | 1,570.71   | 1,647.91                                   | 77.20                | 4.91%    | Retiree + Family                              | 1,570.71   | 1,647.91                                   | 77.20                | 4.91%    |
| Surviving/Unsubsidized Spouse                 | 631.40     | 562.16                                     | (69.24)              | -10.97%  | Surviving/Unsubsidized Spouse                 | 655.83     | 690.55                                     | 34.72                | 5.29%    | Surviving/Unsubsidized Spouse                 | 655.83     | 690.55                                     | 34.72                | 5.29%    |
| Surviving/Unsubsidized Spouse + Child(ren)    | 813.20     | 736.24                                     | (76.96)              | -9.46%   | Surviving/Unsubsidized Spouse + Child(ren)    | 945.49     | 997.01                                     | 51.52                | 5.45%    | Surviving/Unsubsidized Spouse + Child(ren)    | 945.49     | 997.01                                     | 51.52                | 5.45%    |
| Non-State Active Employees                    |            |  |                      |          | Non-State Active Employees                    |            |  |                      |          | Non-State Active Employees                    |            |  |                      |          |
| Employee Only                                 | 1,034.79   | 950.92                                     | (83.87)              | -8.11%   | Employee Only                                 | 687.31     | 743.94                                     | 56.63                | 8.24%    | Employee Only                                 | 687.31     | 743.94                                     | 56.63                | 8.24%    |
| Employee + Spouse/DP                          | 1,955.35   | 1,775.48                                   | (179.87)             | -9.20%   | Employee + Spouse/DP                          | 1,328.62   | 1,431.34                                   | 102.72               | 7.73%    | Employee + Spouse/DP                          | 1,328.62   | 1,431.34                                   | 102.72               | 7.73%    |
| Employee + Child(ren)                         | 1,770.03   | 1,667.36                                   | (102.67)             | -5.80%   | Employee + Child(ren)                         | 1,017.22   | 1,099.02                                   | 81.80                | 8.04%    | Employee + Child(ren)                         | 1,017.22   | 1,099.02                                   | 81.80                | 8.04%    |
| Employee + Family                             | 2,689.09   | 2,491.09                                   | (198.00)             | -7.36%   | Employee + Family                             | 1,658.53   | 1,786.42                                   | 127.89               | 7.71%    | Employee + Family                             | 1,658.53   | 1,786.42                                   | 127.89               | 7.71%    |
| Non-State Retirees Non-Medicare               |            |  |                      |          | Non-State Retirees Non-Medicare               |            |  |                      |          | Non-State Retirees Non-Medicare               |            |  |                      |          |
| Retiree only                                  | 1,019.40   | 934.03                                     | (85.37)              | -8.37%   | Retiree only                                  | 671.92     | 727.05                                     | 55.13                | 8.20%    | Retiree only                                  | 671.92     | 727.05                                     | 55.13                | 8.20%    |
| Retiree + Spouse/DP                           | 1,939.96   | 1,758.59                                   | (181.37)             | -9.35%   | Retiree + Spouse/DP                           | 1,313.23   | 1,414.45                                   | 101.22               | 7.71%    | Retiree + Spouse/DP                           | 1,313.23   | 1,414.45                                   | 101.22               | 7.71%    |
| Retiree + Child(ren)                          | 1,754.64   | 1,650.47                                   | (104.17)             | -5.94%   | Retiree + Child(ren)                          | 1,001.83   | 1,082.13                                   | 80.30                | 8.02%    | Retiree + Child(ren)                          | 1,001.83   | 1,082.13                                   | 80.30                | 8.02%    |
| Retiree + Family                              | 2,673.70   | 2,474.20                                   | (199.50)             | -7.46%   | Retiree + Family                              | 1,643.14   | 1,769.53                                   | 126.39               | 7.69%    | Retiree + Family                              | 1,643.14   | 1,769.53                                   | 126.39               | 7.69%    |
| Surviving/Unsubsidized Spouse/DP              | 1,019.40   | 934.03                                     | (85.37)              | -8.37%   | Surviving/Unsubsidized Spouse/DP              | 671.92     | 737.05                                     | 65.13                | 9.69%    | Surviving/Unsubsidized Spouse/DP              | 671.92     | 737.05                                     | 65.13                | 9.69%    |
| Surviving/Unsubsidized Spouse/DP + Child(ren) | 1,754.64   | 1,650.47                                   | (104.17)             | -5.94%   | Surviving/Unsubsidized Spouse/DP + Child(ren) | 1,001.83   | 1,082.13                                   | 80.30                | 8.02%    | Surviving/Unsubsidized Spouse/DP + Child(ren) | 1,001.83   | 1,082.13                                   | 80.30                | 8.02%    |

# Appendix A

| Subsidies                                  | 2014 Rates | CDHP 6% with HPN/HMO Current Options       |                      |          | Subsidies                                  | 2014 Rates | CDHP 6% with HPN/HMO Current Options       |                      |          | Subsidies                                  | 2014 Rates | CDHP 6% with HPN/HMO Current Options       |                      |          |
|--|------------|--|----------------------|----------|--|------------|--|----------------------|----------|--|------------|--|----------------------|----------|
|  |            | 2015 Base Rates with Existing HMO Blending | Increase/ (Decrease) | % Change |  |            | 2015 Base Rates with Existing HMO Blending | Increase/ (Decrease) | % Change |  |            | 2015 Base Rates with Existing HMO Blending | Increase/ (Decrease) | % Change |
| CDHP PPO Plan                              |            |  |                      |          | Northern HMO Plan (Hometown Health)        |            |  |                      |          | Southern HMO Plan (HPN)                    |            |  |                      |          |
| State Active Employees                     |            |  |                      |          | State Active Employees                     |            |  |                      |          | State Active Employees                     |            |  |                      |          |
| Employee Only                              | 596.84     | 538.52                                     | (58.32)              | -9.77%   | Employee Only                              | 536.47     | 551.80                                     | 15.33                | 2.86%    | Employee Only                              | 536.47     | 551.80                                     | 15.33                | 2.86%    |
| Employee + Spouse                          | 1,035.04   | 869.00                                     | (166.04)             | -16.04%  | Employee + Spouse                          | 904.45     | 929.33                                     | 24.88                | 2.75%    | Employee + Spouse                          | 904.45     | 929.33                                     | 24.88                | 2.75%    |
| Employee + Child(ren)                      | 735.87     | 669.76                                     | (66.11)              | -8.98%   | Employee + Child(ren)                      | 714.29     | 729.55                                     | 15.26                | 2.14%    | Employee + Child(ren)                      | 714.29     | 729.55                                     | 15.26                | 2.14%    |
| Employee + Family                          | 1,173.95   | 999.64                                     | (174.31)             | -14.85%  | Employee + Family                          | 1,082.27   | 1,107.07                                   | 24.80                | 2.29%    | Employee + Family                          | 1,082.27   | 1,107.07                                   | 24.80                | 2.29%    |
| State Retirees Non-Medicare                |            |  |                      |          | State Retirees Non-Medicare                |            |  |                      |          | State Retirees Non-Medicare                |            |  |                      |          |
| Retiree only                               | 404.12     | 359.78                                     | (44.34)              | -10.97%  | Retiree only                               | 348.80     | 338.37                                     | (10.43)              | -2.99%   | Retiree only                               | 348.80     | 338.37                                     | (10.43)              | -2.99%   |
| Retiree + Spouse                           | 663.57     | 558.98                                     | (104.59)             | -15.76%  | Retiree + Spouse                           | 546.60     | 527.13                                     | (19.47)              | -3.56%   | Retiree + Spouse                           | 546.60     | 527.13                                     | (19.47)              | -3.56%   |
| Retiree + Child(ren)                       | 484.12     | 436.38                                     | (47.74)              | -9.86%   | Retiree + Child(ren)                       | 452.60     | 427.24                                     | (25.36)              | -5.60%   | Retiree + Child(ren)                       | 452.60     | 427.24                                     | (25.36)              | -5.60%   |
| Retiree + Family                           | 746.01     | 637.72                                     | (108.29)             | -14.52%  | Retiree + Family                           | 650.39     | 616.00                                     | (34.39)              | -5.29%   | Retiree + Family                           | 650.39     | 616.00                                     | (34.39)              | -5.29%   |
| Surviving/Unsubsidized Spouse              | -          | -  | -                    |          | Surviving/Unsubsidized Spouse              | -          | -  | -                    |          | Surviving/Unsubsidized Spouse              | -          | -  | -                    |          |
| Surviving/Unsubsidized Spouse + Child(ren) | -          | -  | -                    |          | Surviving/Unsubsidized Spouse + Child(ren) | -          | -  | -                    |          | Surviving/Unsubsidized Spouse + Child(ren) | -          | -  | -                    |          |

## Appendix A

| Participant Contributions                  | 2014 Rates | CDHP 6% with HPN/HMO Current Options       |                      |          | Participant Contributions                  | 2014 Rates | CDHP 6% with HPN/HMO Current Options       |                      |          | Participant Contributions                  | 2014 Rates | CDHP 6% with HPN/HMO Current Options       |                      |          |
|--|------------|--|----------------------|----------|--|------------|--|----------------------|----------|--|------------|--|----------------------|----------|
|  |            | 2015 Base Rates with Existing HMO Blending | Increase/ (Decrease) | % Change |  |            | 2015 Base Rates with Existing HMO Blending | Increase/ (Decrease) | % Change |  |            | 2015 Base Rates with Existing HMO Blending | Increase/ (Decrease) | % Change |
| CDHP PPO Plan                              |            |  |                      |          | Northern HMO Plan (Hometown Health)        |            |  |                      |          | Southern HMO Plan (HPN)                    |            |  |                      |          |
| State Active Employees                     |            |  |                      |          | State Active Employees                     |            |  |                      |          | State Active Employees                     |            |  |                      |          |
| Employee Only                              | 44.93      | 40.53                                      | (4.40)               | -9.79%   | Employee Only                              | 134.75     | 155.64                                     | 20.89                | 15.50%   | Employee Only                              | 134.75     | 155.64                                     | 20.89                | 15.50%   |
| Employee + Spouse                          | 206.96     | 162.77                                     | (44.19)              | -21.35%  | Employee + Spouse                          | 391.99     | 729.01                                     | 337.02               | 85.98%   | Employee + Spouse                          | 391.99     | 729.01                                     | 337.02               | 85.98%   |
| Employee + Child(ren)                      | 96.31      | 89.08                                      | (7.23)               | -7.51%   | Employee + Child(ren)                      | 246.59     | 284.35                                     | 37.76                | 15.31%   | Employee + Child(ren)                      | 246.59     | 284.35                                     | 37.76                | 15.31%   |
| Employee + Family                          | 258.34     | 211.08                                     | (47.26)              | -18.29%  | Employee + Family                          | 503.83     | 557.73                                     | 53.90                | 10.70%   | Employee + Family                          | 503.83     | 557.73                                     | 53.90                | 10.70%   |
| State Retirees Non-Medicare                |            |  |                      |          | State Retirees Non-Medicare                |            |  |                      |          | State Retirees Non-Medicare                |            |  |                      |          |
| Retiree only                               | 227.28     | 202.38                                     | (24.90)              | -10.96%  | Retiree only                               | 307.03     | 352.18                                     | 45.15                | 14.71%   | Retiree only                               | 307.03     | 352.18                                     | 45.15                | 14.71%   |
| Retiree + Spouse                           | 557.49     | 455.90                                     | (101.59)             | -18.22%  | Retiree + Spouse                           | 734.45     | 814.32                                     | 79.87                | 10.87%   | Retiree + Spouse                           | 734.45     | 814.32                                     | 79.87                | 10.87%   |
| Retiree + Child(ren)                       | 329.08     | 299.86                                     | (29.22)              | -8.88%   | Retiree + Child(ren)                       | 492.89     | 569.77                                     | 76.88                | 15.60%   | Retiree + Child(ren)                       | 492.89     | 569.77                                     | 76.88                | 15.60%   |
| Retiree + Family                           | 662.41     | 556.11                                     | (106.30)             | -16.05%  | Retiree + Family                           | 920.32     | 1,031.91                                   | 111.59               | 12.13%   | Retiree + Family                           | 920.32     | 1,031.91                                   | 111.59               | 12.13%   |
| Surviving/Unsubsidized Spouse              | 631.40     | 562.16                                     | (69.24)              | -10.97%  | Surviving/Unsubsidized Spouse              | 655.83     | 690.55                                     | 34.72                | 5.29%    | Surviving/Unsubsidized Spouse              | 655.83     | 690.55                                     | 34.72                | 5.29%    |
| Surviving/Unsubsidized Spouse + Child(ren) | 813.20     | 736.24                                     | (76.96)              | -9.46%   | Surviving/Unsubsidized Spouse + Child(ren) | 945.49     | 997.01                                     | 51.52                | 5.45%    | Surviving/Unsubsidized Spouse + Child(ren) | 945.49     | 997.01                                     | 51.52                | 5.45%    |

# Appendix A

## Plan Year 2015 State and Non-State Retiree Years of Service Subsidy

| YOS | State   | Non-State |
|-----|---------|-----------|
| 5   | +307.24 | -102.42   |
| 6   | +276.52 | -133.14   |
| 7   | +245.79 | -163.87   |
| 8   | +215.07 | -194.59   |
| 9   | +184.35 | -225.31   |
| 10  | +153.62 | -256.04   |
| 11  | +122.90 | -286.76   |
| 12  | +92.17  | -317.49   |
| 13  | +61.45  | -348.21   |
| 14  | +30.72  | -378.94   |
| 15  | \$ -    | -409.66   |
| 16  | -30.73  | -440.39   |
| 17  | -61.45  | -471.11   |
| 18  | -92.18  | -501.84   |
| 19  | -122.90 | -532.56   |
| 20  | -153.63 | -563.29   |

-- For participants who retired before January 1, 1994, subtract the 15 year (base) subsidy from the participant premium in the selected plan and tier.

-- For participants who retired on or after January 1, 1994, add or subtract the appropriate subsidy above to the participant premium in the selected plan and tier. Do not add more than the base subsidy in the selected plan and tier.

-- Those retirees with less than 15 Years of Service, who were hired by their last employer on or after January 1, 2010 and who are not disabled do not receive a Years of Service Subsidy or Base Subsidy.

-- Those retirees who were hired by their last employer on or after January 1, 2012 do not receive a Years of Service Subsidy or Base Subsidy.

\*\*\*Above Chart will change based on final rates approved

## Plan Year 2015 Exchange Retiree HRA Contributions and Dental Rates

| YOS       | Contri bution |
|-----------|---------------|
| 5         | +55.00        |
| 6         | +66.00        |
| 7         | +77.00        |
| 8         | +88.00        |
| 9         | +99.00        |
| 10        | +110.00       |
| 11        | +121.00       |
| 12        | +132.00       |
| 13        | +143.00       |
| 14        | +154.00       |
| 15 (Base) | +165.00       |
| 16        | +176.00       |
| 17        | +187.00       |
| 18        | +198.00       |
| 19        | +209.00       |
| 20        | +220.00       |

-- Exchange participants who retired before January 1, 1994 receive the base 15 year HRA contribution.

-- Exchange participants who retired on or after January 1, 1994, receive the HRA contribution that corresponds to the number of years the retiree worked for a Nevada public entity.

-- Those retirees with less than 15 Years of Service, who were hired by their last employer on or after January 1, 2010 and who are not disabled do not receive an HRA contribution.

-- Those retirees who were hired by their last employer on or after January 1, 2012 do not receive an HRA contribution.  
Board in March 2012 (\$2/month/year of service).

| Voluntary Dental Coverage        | State Rate | Non-State Rate |
|----------------------------------|------------|----------------|
| Retiree only                     | 33.66      | 32.66          |
| Retiree + Spouse/DP              | 67.33      | 65.31          |
| Surviving/Unsubsidized Spouse/DP | 33.66      | 32.66          |