

## 2009 Monthly Health Insurance Premiums — State Plan

		Employer Contribution	Employee Deduction
<b>Preferred Provider Organization</b>			
BlueCross BlueShield	Single	\$ 422.36	\$ 105.59
	Family	\$ 1054.48	\$ 263.62
	Split	\$ 632.12	\$ 158.03
	Single Split	\$ 422.36	\$ 105.59
<b>Point of Service</b>			
Cigna HealthCare	Single	\$ 422.36	\$ 84.02
	Family	\$ 1054.48	\$ 209.82
	Split	\$ 632.12	\$ 125.80
	Single Split	\$ 422.36	\$ 84.02
<b>Health Maintenance Organization</b>			
Cigna HealthCare — Memphis	Single	\$ 422.36	\$ 77.27
	Family	\$ 1054.48	\$ 191.38
	Split	\$ 632.12	\$ 114.11
	Single Split	\$ 422.36	\$ 77.27
Cigna HealthCare — Nashville	Single	\$ 422.36	\$ 74.79
	Family	\$ 1054.48	\$ 190.16
	Split	\$ 632.12	\$ 115.37
	Single Split	\$ 422.36	\$ 74.79
UnitedHealthcare — East	Single	\$ 422.36	\$ 77.74
	Family	\$ 1054.48	\$ 194.14
	Split	\$ 632.12	\$ 116.40
	Single Split	\$ 422.36	\$ 77.74

The HMO option is not available in the following counties: Benton, Carroll, Chester, Crockett, Decatur, Gibson, Giles, Hardeman, Hardin, Henderson, Henry, Houston, Humphreys, Lake, Lawrence, Lewis, Madison, McNairy, Obion, Perry, Stewart, Wayne, Weakley.

**Premiums listed are for basic medical only and do not include the cost of basic term life and basic special accident coverage.**

Split/Single Split Coverage applies when a husband and wife are both employed by the State of Tennessee to ensure that each employee receives the maximum amount of basic life insurance available to them. If there are dependent children, one employee is enrolled in split and covers himself or herself and the dependent children; the other employee is enrolled in single split and covers only himself or herself. If there are no dependent children to be covered, each employee is enrolled in single split coverage. Split plus single split equals the amount of the family premium.