



SAINT PAUL FEDERATION
OF EDUCATORS LOCAL 28

PEIP Health Insurance Premium Rate Comparison

Public Employee Insurance Program (PEIP)

2020 PROJECTED HEALTH PARTNERS PREMIUMS (7% renewal cap)

2020 PEIP PREMIUMS (2% increase above 2019 bid)

2020

Network	Tier	Health Partners Copay Plan	Empower HRA National One	Empower HSA National One
Open Access Monthly Premium	Single	\$803.57	\$693.36	\$571.38
	Single +1	\$1,808.3	\$1,522.61	\$1,282.93
	Family	\$2,097.2	\$1,777.27	\$1,488.37
SmartCare Plan Monthly Premiums	Single	\$732.32	\$629.16	\$514.67
	Single +1	\$1,627.47	\$1,377.09	\$1,155.60
	Family	\$1,887.48	\$1,608.21	\$1,339.64

Network	Tier	Advantage High	Advantage Value	Advantage HSA
PEIP	Single	\$744.60	\$668.66	\$508.56
	Single +1	\$1,633.74	\$1,467.06	\$1,115.82
	Family	\$1,919.54	\$1,724.06	\$1,311.30

- PEIP is 8% below INFORCE HP plan projected renewal.
- SmartCare is .5% below PEIP rate, because of the 10% discount for the limited network.
- Net basis: PEIP would save SPPE employees 7% or \$4.1 million.

2019 HEALTH PARTNERS PREMIUMS

2020 PEIP PREMIUMS

2019

Network	Tier	Health Partners Copay Plan	Empower HRA National One	Empower HSA National One
Open Access Monthly Premium	Single	\$751	\$648	\$534
	Single +1	\$1,690	\$1,423	\$1,199
	Family	\$1,960	\$1,661	\$1,391
SmartCare Plan Monthly Premiums	Single	\$676	\$588	\$481
	Single +1	\$1,521	\$1,287	\$1,080
	Family	\$1,764	\$1,503	\$1,252

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PEIP	Single	\$744.60	\$668.66	\$508.56
	Single +1	\$1,633.74	\$1,467.06	\$1,115.82
	Family	\$1,919.54	\$1,724.06	\$1,311.30

The 2019 comparison is offered for informational purposes only. If SPFE members elect to move into PEIP, the new insurance and rates will go into effect January 2020. **For more information on PEIP insurance plans go to spfe28.org.**

SPFE members will vote at their site on the option to move into PEIP the week of April 29, 2019. **See spfe28.org for more information.**

*The percentage increase is based on the overall cost of the health insurance plans, not individual rates. Health Partners renewal rates for 2020 are not yet known; the renewal cap or maximum increase is 7%.