



WESTERN KENTUCKY UNIVERSITY

BOWLING GREEN, KENTUCKY 42101

Department of Personnel Services

December 14, 1988

MEMORANDUM

TO: Mr. Bart White
Ivan Wilson Center, Room #157

SUBJECT: Survey of Medical Insurance
State Universities

As requested during the recent committee meeting, I have surveyed the medical insurance plans of the other state universities.

The survey disclosed that, in terms of employee cost and coverage, only Murray State University and Northern Kentucky University provide a better medical insurance benefit than does Western.

A comparison of Western's medical insurance benefit with each of the other state universities indicates the following:

Eastern Kentucky University

The coverage under plans (1) and (2) is not equal to Western's. Plans (3) and (4) have equal coverage, but the cost to the employee is higher. The HMO Maxicare single coverage is better than Western's. Overall, Western's benefit is better.

Kentucky State University

Kentucky State's plan (1) is better than that of Western; however, plans (2) and (3) are more expensive for the employee. Overall, Western has the better benefit.

University of Kentucky

With the exception of plan (5), the plans of UK are more expensive for the employee than those of Western. The UK-HMO is better than Western's. UK makes no contribution toward employee medical insurance during the first year of employment. Overall, Western has the better benefit.

University of Louisville

Only Louisville's plan (2) is competitive with Western in terms of cost and coverage. Plans (1), (3), (4) and (5) provide similar coverage, but the employee's cost is higher. Overall, Western's benefit is better.

Morehead State University

Morehead's plan (1) is not as good as Western's plan (1). The other plans (2) and (3) provide about the same coverage, but the cost to Morehead's employee is greater. Overall, Western has the better benefit.

Murray State University

Since Murray pays the entire cost of both single and family coverage, the benefit is better overall than that of Western.

Northern Kentucky University

Northern's plans (1) and (2) provide excellent coverage at less cost to the employee. The Northern benefit is better overall than Western's.

Jim

James B. Tomes
Director

JBT:gsp

Enclosure

bcc: Dr. Thomas Meredith
Mr. Harry Lergen

STATE UNIVERSITIES, MEDICAL INSURANCE

INSTITUTION	PLAN	SINGLE COVERAGE		FAMILY COVERAGE	
		INSTITUTION PAYS	EMPLOYEE PAYS	INSTITUTION PAYS	EMPLOYEE PAYS
Eastern Kentucky University	(1) BC/BS Low Option	\$ 79.72	-0-	\$ 79.72	\$ 126.86
	(2) BC/BS Option 2000	\$ 79.72	\$ 2.58	\$ 79.72	\$ 133.64
	(3) BC/BS High Option	\$ 79.72	\$ 4.29	\$ 79.72	\$ 137.93
	(4) Maxicare	\$ 79.72	\$ 9.47	\$ 79.72	\$ 185.10
Morehead State University	(1) BC/BS Option 2000	\$ 78.34	-0-	\$ 79.41	\$ 170.19
	(2) BC/BS C.M.M.	\$ 79.41	-0-	\$ 79.41	\$ 112.76
	(3) HMO KY	\$ 79.41	\$ 26.46	\$ 79.41	\$ 176.80
Murray State University	(1) BC/BS C.M.M.	\$ 85.00	-0-	\$ 127.00	\$ -0-
Northern Kentucky University	(1) Prucare	\$ 107.05	-0-	\$ 107.05	\$ 117.92
	(2) Prucare Plus	\$ 110.63	-0-	\$ 110.63	\$ 114.34
Western Kentucky University	(1) BC/BS	\$ 95.00	-0-	\$ 95.00	\$ 131.00
	(2) BC/BS C.M.M.	\$ 95.00	-0-	\$ 95.00	\$ 99.00
	(3) HMO KY	\$ 95.00	\$ 40.00	\$ 95.00	\$ 135.00
University of Kentucky (a) - (b)	(1) BC/BS Option 2000 (UK Hospital)	\$ 70.00	-0-	\$ 70.00	\$ 127.42
	(1) BC/BS Option 2000 (other Hospitals)	\$ 70.00	-0-	\$ 70.00	\$ 127.42
	(2) UK - HMO	\$ 70.00	-0-	\$ 70.00	\$ 128.00
	(3) Healthwise	\$ 67.78	-0-	\$ 67.78	\$ 170.60
	(4) Humana M.B.P.	\$ 70.00	\$ 5.98	\$ 70.00	\$ 171.56
	(5) Humana Plus	\$ 62.73	-0-	\$ 62.73	\$ 92.86
Kentucky State University (c)	(1) BC/BS	\$ 59.31	-0-	\$ 59.31	\$ 101.25
	(2) Maxicare	\$ 59.31	\$ 23.00	\$ 59.31	\$ 214.01
	(3) Healthwise	\$ 59.31	\$ 8.47	\$ 59.31	\$ 192.67
University of Louisville	(1) Humana (Indm)	\$ 82.95	\$ 46.53	\$ 82.95	\$ 222.24
	(2) BC/BS Option 2000	\$ 82.95	\$ 9.74	\$ 82.95	\$ 114.33
	(3) Humana 620	\$ 82.95	\$ 12.27	\$ 82.95	\$ 162.05
	(4) Humana Max	\$ 82.95	\$ 2.05	\$ 82.95	\$ 136.49
	(5) Partners (HMO)	\$ 82.95	\$ 5.29	\$ 82.95	\$ 136.03

- Notes: (a) U.K. also has a rate for a two-member family.
 (b) U.K. makes no contribution for medical insurance during the first year of employment.
 (c) Kentucky State also has rates for employee and spouse, employee and children.