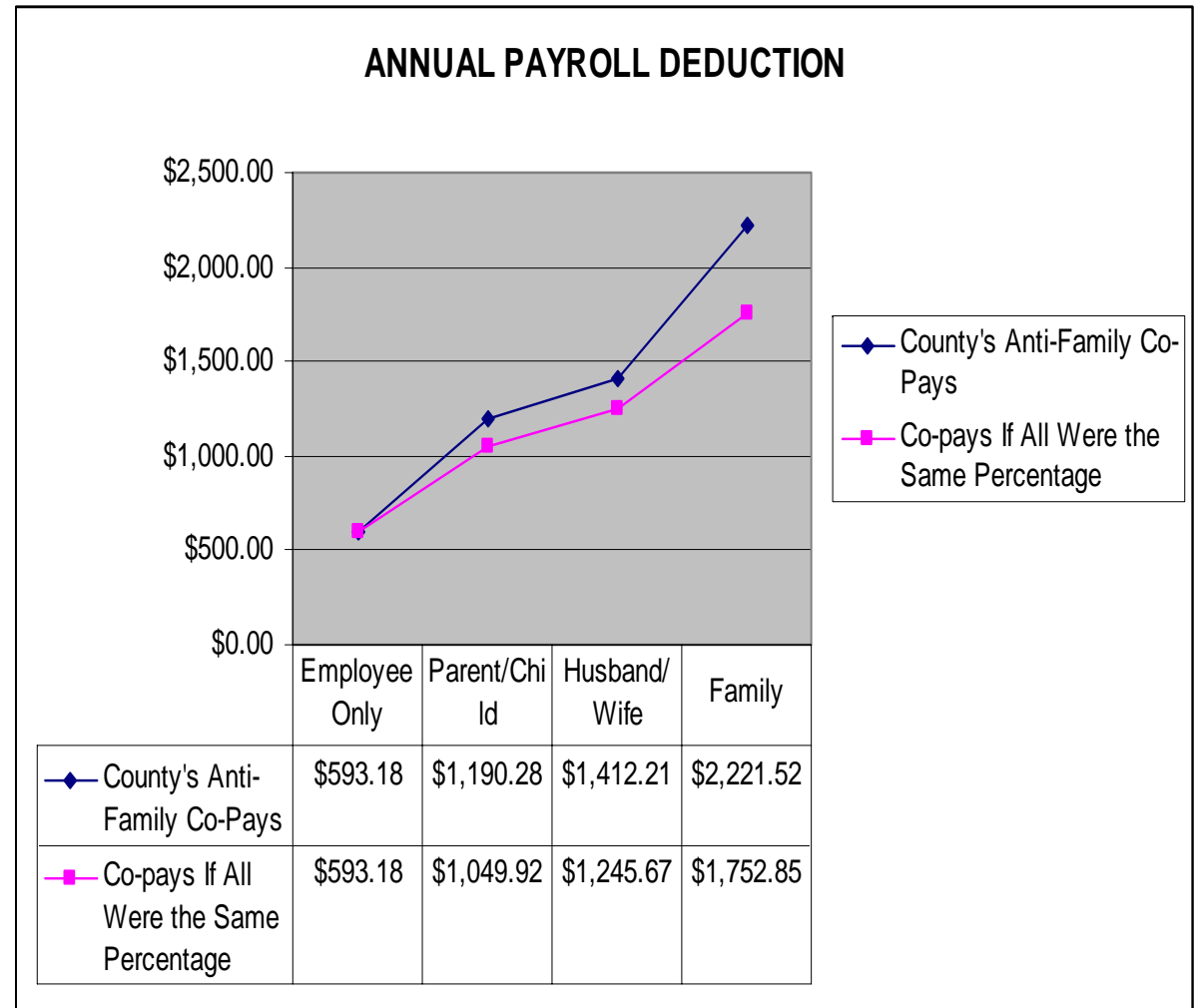


Camden County's Family Unfriendly Health Benefit Co-pay Proposal

While Council #10 has agreed to the concept of all employees paying a portion of their health benefit premium as a payroll deduction, we have not **and will not** agree to the current proposal by Camden County in which employees are punished for having families. Under the proposal, employees with families pay **a higher percentage of a higher premium and not just the higher co-pay based on a higher premium.** For employees earning between \$31,000 and \$60,000, single employees covered under the PPO plan would pay 6% of their health plan premium and 5% of their prescription plan. Employees with families would pay 8% of their health plan premium and 7% of their prescription plan. Even single mothers or fathers would have to pay a **higher percentage** of their health and prescription premiums than single employees.



Council #10 has proposed health premium/payroll deduction co-pays for ALL employees tied to salary which limits the impact on those with the least ability to pay!

And how does this make sense????

Almost as bizarre, the County’s current proposal would require employees selecting the PPO plan to pay double the percentage co-pay of those that select the HMO (for example family coverage co-pays are 6% of the premium for the HMO but 12% for the PPO) while ***the PPO premium is actually only 14% more than the HMO premium and NOT double the rate***. While selection of the PPO is theoretically possible under the County’s proposal, employees would be severely penalized if they pick it. Employees earning between \$31,000 and \$60,000 would pay in accordance with the following chart:

Annual - Payroll Deductions	Coverage Tier	HMO	PPO
	Employee Only	\$206.02	\$469.49
	Parent/Child	\$410.24	\$934.86
	Husband/Wife	\$486.73	\$1,109.16
	Family	\$761.00	\$1,734.17

Why should we agree to depend on management to negotiating the lowest cost health premiums when we are given these types of proposals?

Council #10 has always been ready to negotiate but not capitulate! It’s time to reach an agreement that is fair to BOTH sides.

All data shown is based on Camden County’s projected rates for 2010 and its current proposal.

