

**Analysis of UC's proposed increases for employee contributions to health insurance premiums by M. Gandara, CUE Local #1**

2006	Pay Band 1 (\$40K & under)				Pay Band 2 (\$40-80K)				Pay Band 3 (\$80-120K)				Pay Band 4 (over \$120K)			
	Single	Adult + Child(ren)	Two Adults	Family	Single	Adult + Child(ren)	Two Adults	Family	Single	Adult + Child(ren)	Two Adults	Family	Single	Adult + Child(ren)	Two Adults	Family
HealthNet	12	22	43	53	26	48	90	111	45	82	138	174	69	125	188	244
PacifiCare	13	24	45	55	27	49	91	113	46	83	139	176	70	126	190	246
Kaiser	4	7	9	12	18	33	55	69	37	67	103	133	61	110	154	203
WHA	4	7	9	12	18	33	55	69	37	67	103	133	61	110	154	203
BC Plus	56	101	135	180	70	126	181	238	89	161	230	301	113	204	280	371
BC PPO	61	110	146	194	75	135	192	252	94	170	240	316	118	213	291	385
All plans	150	271	387	506	234	424	664	852	348	630	953	1233	492	888	1257	1652
<b>2007 (Proposed)</b>																
HealthNet	21	37	77	94	45	81	134	170	70	126	183	239	96	173	234	311
PacifiCare	18	32	71	85	42	76	127	161	67	121	177	231	93	168	228	303
Kaiser	6	11	13	17	31	55	69	93	56	100	118	163	82	147	170	235
WHA	6	11	13	17	31	55	69	93	56	100	118	163	82	147	170	235
BC Plus	70	127	182	238	95	171	238	314	120	216	288	384	146	263	339	456
BC PPO	74	134	190	250	99	178	246	325	124	223	296	395	150	270	347	467
All plans	195	352	546	701	343	616	883	1156	493	886	1180	1575	649	1168	1488	2007
All plans % increase	30.00%	29.89%	41.09%	38.54%	46.58%	45.28%	32.98%	35.68%	41.67%	40.63%	23.82%	27.74%	31.91%	31.53%	18.38%	21.49%
HealthNet % increase	75.00%	68.18%	79.07%	77.36%	73.08%	68.75%	48.89%	53.15%	55.56%	53.66%	32.61%	37.36%	39.13%	38.40%	24.47%	27.46%
Kaiser % increase	50.00%	57.14%	44.44%	41.67%	72.22%	66.67%	25.45%	34.78%	51.35%	49.25%	14.56%	22.56%	34.43%	33.64%	10.39%	15.76%
PacifiCare % increase	38.46%	33.33%	57.78%	54.55%	55.56%	55.10%	39.56%	42.48%	45.65%	45.78%	27.34%	31.25%	32.86%	33.33%	20.00%	23.17%

UC's proposed increases in employee contributions for health benefits are skewed strongly in favor of top managers, administrators and senior faculty -- especially for the coverage of two adults and families. One surmises that a demographic survey of the highest paid UC employees revealed that most of them were in the latter two categories. The upshot is that couples and families in pay bands 1 and 2 will see their premiums rise by as much as double to triple the percentage increase that couples and families in the highest pay bands will receive.