

# 2012 Medical Insurance Premiums

The City of Winston-Salem contributes up to \$200 towards the monthly premium for retirees.

BASIC PLAN			RETIREE MONTHLY PREMIUM			
Level of Coverage	City Cost	City \$200 Contribution For Retirees	Retiree or Spouse Monthly Premium*	Tobacco User Wellness Discount \$30	Tobacco-Free Discount \$20	Tobacco-Free Discount \$20 + Wellness Discount \$30
Retiree Only	\$392	\$200	\$192	\$162	\$172	\$142
Retiree/Child	\$637	\$200	\$437	\$407	\$417	\$387
Retiree/Spouse	\$747	\$200	\$547	\$517	\$527	\$497
Retiree/Children	\$1,003	\$200	\$803	\$773	\$783	\$753
Retiree/Family	\$1,129	\$200	\$929	\$899	\$909	\$879
Retiree Spouse Only	\$392	-	\$392	-	-	-
Retiree Spouse/Child	\$637	-	\$637	-	-	-
Retiree Spouse/Children	\$1,003	-	\$1,003	-	-	-
Retiree Spouse/Family	\$1,129	-	\$1,129	-	-	-

\* This premium applies to retirees who are not participating in wellness and use tobacco products including, but is not limited to smoking (cigarettes, cigars, pipes, etc) and smokeless (snuff, chewing, etc). *Retiree Spouse is not eligible for the wellness and/or tobacco-free discounts.*

BASIC PLUS PLAN			RETIREE MONTHLY PREMIUM	
Level of Coverage	City Cost	City \$200 Contribution For Retirees	Retiree or Spouse Monthly Premium	Wellness Discount \$30
Retiree Only	\$467	\$200	\$267	\$237
Retiree/Child	\$850	\$200	\$650	\$620
Retiree/Spouse	\$951	\$200	\$751	\$721
Retiree/Children	\$1,270	\$200	\$1,070	\$1,040
Retiree/Family	\$1,449	\$200	\$1,249	\$1,219
Retiree Spouse Only	\$467	-	\$467	-
Retiree Spouse/Child	\$850	-	\$850	-
Retiree Spouse/Children	\$1,270	-	\$1,270	-
Retiree Spouse/Family	\$1,449	-	\$1,449	-

**NOTE:** Only tobacco-free retirees may enroll in Basic Plus Plan. Tobacco-free discount does not apply. *Retiree Spouse is not eligible for wellness discount.*