



## Insurance Rate Comparison for Plan Year 2005 July 1, 2004 to June 30, 2005

<b>PEBP RATE COMPARISON</b>								
	SELF FUNDED PPO						Health Plan of Nevada HMO	
	\$500 Deductible Employee Cost		\$1000 Deductible Employee Cost		\$2500 Deductible Employee Cost		Employee Cost	
	2003 - 04 Rate	2004 - 05 Rate	2003 - 04 Rate	2004 - 05 Rate	2003 - 04 Rate	2004 - 05 Rate	2003 - 04 Rate	2004 - 05 Rate
Employee only	\$ 14.36	\$ 4.53	\$ -	\$ 3.84	\$ -	\$ 3.47	\$ 14.36	\$ 2.76
Employee + Spouse	\$ 162.16	\$ 120.64	\$ 121.24	\$ 58.92	\$ 41.71	\$ 49.34	\$ 117.80	\$ 62.67
Employee + Child(ren)	\$ 126.97	\$ 42.21	\$ 90.80	\$ 40.06	\$ 20.52	\$ 36.05	\$ 93.17	\$ 34.08
Employee + family	\$ 270.95	\$ 138.05	\$ 215.32	\$ 100.48	\$ 107.23	\$ 90.42	\$ 193.93	\$ 108.11

\* - In 2003 - 04 Employee Contributed \$0.00