

IBM 2008 Medical Costs.txt

IBM 2008 Retiree Medical Plan Costs

	----- Monthly Premiums -----					
	2008 non-FHA Self	2008 non-FHA Self+1	2008 FHA Self	2008 FHA Self+1	Apparent Annual IBM Subsidy for non-FHA plan	
					Self	Self+1
Aetna Open Choice PPO	\$177.00	\$698.00	\$619.54	\$1,240.16	\$5,310.48	\$ 6,505.92
Health Net NY	\$210.00	\$966.00	\$741.70	\$1,483.40	\$6,380.40	\$ 6,208.80
IBM EPO - MVP	\$150.00	\$690.00	\$658.09	\$1,316.18	\$6,097.08	\$ 7,514.16
IBM Hi Ded PPO w/ HSA - MVP	\$113.00	\$520.00	\$480.26	\$ 960.52	\$4,407.12	\$ 5,286.24
High Ded PPO - MVP	\$0.00	\$232.00	\$554.35	\$1,108.70	\$6,652.20	\$10,520.40
Low Ded PPO - MVP	\$207.00	\$952.00	\$673.02	\$1,346.03	\$5,592.24	\$ 4,728.36
Med Ded PPO - MVP	\$132.00	\$607.00	\$574.36	\$1,148.73	\$5,308.32	\$ 6,500.76

Notes:

The Apparent Subsidy is calculated by subtracting the annual cost for the non-FHA plan from the annual cost of the FHA plan.