

**TIPTON COUNTY BOARD OF EDUCATION  
ANNUAL HEALTH INSURANCE PREMIUMS  
JANUARY 1, 2008**

<b><u>Single Coverage:</u></b>	<b><u>Total Annual Premium</u></b>	<b><u>Annual Employee Contribution: 10% of Total Premium</u></b>	<b><u>TCBOE/STATE Contribution: 90% of Total</u></b>
PPO: administered by BlueCross BlueShield	5,526.72	552.67	4,974.05
POS: administered by Cigna	5,065.08	506.51	4,558.57
HMO: administered by Cigna	5,079.96	508.00	4,571.96
<b><u>Family Coverage:</u></b>	<b><u>Total Annual Premium</u></b>	<b><u>Annual Employee Contribution: 25% of Total Premium</u></b>	<b><u>TCBOE/STATE Contribution: 75% of Total</u></b>
PPO: administered by BlueCross BlueShield	13,793.52	3,448.38	10,345.14
POS: administered by Cigna	12,642.12	3,160.53	9,481.59
HMO: administered by Cigna	12,679.56	3,169.89	9,509.67
<b><u>Family Coverage Discount Both spouses work for TCBOE:</u></b>	<b><u>Total Annual Premium</u></b>	<b><u>Annual Employee Contribution: 15% of Total Premium</u></b>	<b><u>TCBOE/STATE Contribution: 85% of Total</u></b>
PPO: administered by BlueCross BlueShield	13,793.52	2,069.03	11,724.49
POS: administered by Cigna	12,642.12	1,896.32	10,745.80
HMO: administered by Cigna	12,679.56	1,901.93	10,777.63

**Premiums are collected 10 times during the school year, on the 15<sup>th</sup> of each month beginning September 15 and continuing through June 15. Coverage is effective for 12 months beginning October 1 and continuing through September 30.**