

GROUP HEALTH & LIFE INSURANCE TRUST FUND

NMI RETIREMENT FUND

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Government Group Health Insurance Open Enrollment

March 17, 2015 – March 31, 2015

Notice of Change in Premiums

The Government Group Health and Life Insurance Trust Fund (GHLI) and AETNA Life Insurance Company (Aetna) are announcing changes in premiums for health insurance members. Effective March 1, 2015, new rates are as follows.

EMPLOYEES PREMIUM (Per Pay Period x 22)

	LOW Option	LOW Option	HIGH Option	HIGH Option	
PLAN COVERAGE	EmployEE Share	EmployER Share	EE Share	ER Share	<u>Deductible</u>
Single	\$75.89	\$128.27	\$128.27	\$128.27	\$500.00
Couple	\$155.57	\$262.96	\$262.96	\$262.96	\$1,000.0
Family	\$242.83	\$410.47	\$410.47	\$410.47	\$1,500.00

RETIREES PREMIUM (Per Pension Payment x20)

	LOW Option	LOW Option	HIGH Option	HIGH Option	
PLAN COVERAGE	EmployEE Share	EmployER Share	EE Share	ER Share	<u>Deductible</u>
Single	\$83.48	\$141.10	\$141.10	\$141.10	\$500.00
Couple	\$171.13	\$289.25	\$289.25	\$289.25	\$1,000.0
Family	\$267.11	\$451.52	\$451.52	\$451.52	\$1,500.00

^{*}Premiums for retirees appear higher than active employees' premiums due to less pay periods (20 pay periods for retirees vs. 22 pay periods for active employees).

During Open Enrollment, active government employees and <u>retirees currently enrolled</u> in the Plan will have the following opportunities:

- An employee who is not currently covered by Aetna may apply for coverage for him/herself and dependent(s)
- An employee who is currently enrolled can make changes, such as adding or removing dependent(s) or changing coverage option
- <u>A retiree who is currently enrolled</u> in the plan may make changes such as add or remove dependent(s), change coverage option, or terminate coverage

If you are currently covered by Aetna and do not wish to make any changes you do not need to do anything; coverage will automatically continue. However, if you are currently covered by Aetna and wish to terminate coverage, you must complete and turn in a GGHI Enrollment/Waiver/Change Request form or coverage will automatically continue.

GGHI Enrollment/Waiver/Change Request forms are available at the Office of the Secretary of Finance in Capitol Hill, or online at www.nmiretirement.com. Approved enrollments and changes selected during Open Enrollment shall take effect March 1, 2015. The new premiums should be reflected on employees' paychecks for the pay period beginning March 22, 2015 and for retirees' pension for the pay period beginning April 15, 2015.