

# Southern States Premiums Comparison Paid by Active Employees\* (per month)

	Alabama (PEEHIP)	Georgia (UHC HMO)	Mississippi (Select Coverage) (H)	Tennessee (Partnership PPO)
Individual only	\$30	\$172.56	\$38	\$150
Individual + Children	\$207	\$313.65	\$366	\$225
Individual + Spouse	\$282	\$426.14	\$503	\$314
Individual + Spouse + Children	\$307	\$567.22	\$717	\$389
Hospital Co-Insurance (paid by Member)	None	20%	20%	10%
Average BA Minimum Teacher Salary**	\$ 36,946	\$ 34,607	\$ 34,660	\$ 35,334
Average Teacher Salary***	\$ 48,868	\$ 54,602	\$ 42,925	\$ 48,456

	Florida (Standard PPO)	Louisiana (Magnolia Open)	South Carolina (Standard Plan)	Arkansas (Premium)
Individual only	\$50	\$175.56	\$97.68	\$183.46
Individual + Children	\$180	\$252.72	\$143.86	\$470.54
Individual + Spouse	\$180	\$570.34	\$253.36	\$831.20
Individual + Spouse + Children	\$180	\$611.10	\$306.56	\$833.40
Hospital Co-Insurance (paid by Member)	20%	10%	20%	20%
Average BA Minimum Teacher Salary**	\$ 37,154	\$ 39,646	\$ 32,367	\$ 33,664
Average Teacher Salary***	\$ 49,407	\$ 50,000	\$ 48,598	\$ 48,616

\* 2018 Premiums. Amounts are net of any Tobacco, Wellness, or Spousal premiums (if applicable).

\*\* Data obtained from *National Education Association Bargaining and Member Advocacy Salary Database, December 2016*.

\*\*\* Data obtained from *National Education Association Rankings and Estimates, August 2017*.

- Plans with Premiums effective 1/1/2018 – 12/31/2018: South Carolina, Louisiana, Georgia, Florida, Arkansas and Tennessee
- Plans with Premiums effective 10/1/2017 – 9/30/2018: Alabama
- Plans with Premiums effective 7/1/2018 – 6/30/2019: Mississippi (H – denotes Mississippi Horizon Employee, hired on or after 1/1/2016)
- Hospital Coinsurance – Percentage of contracted rate member pays out of pocket for a hospital stay after member has paid their deductible. See next page for a comparison of PEEHIP deductible/copay policy to coinsurance.