

Annual Difference in Combined UNI Employer and Employee Premiums to Overall Claims/Administrative Expenses Paid for UNI Self-Insured Plans

UNI health plans are self-insured, meaning the employer collects the premiums and pays the medical claims of the covered plan participants. Employee and employer premiums for both the PPO (Alliance Select) plan and Blue Advantage (HMO) plan have covered all of the past claims/administrative expenses. Whereas, the UNI Health (Classic Blue) plan claims/administrative expenses have exceeded employee and employer premiums.

For the UNI self-insured plans, UNI pays 100% of the PPO annual premium (\$6,165) for single coverage and applies that dollar amount towards the single coverage of the other two plans. UNI pays 80% of the PPO annual premium (\$12,456) for family coverage and applies that dollar amount toward the family coverage to the other two plans.

