

Cost of Coverage

Employee Coverage

The State of Oregon pays the full cost of employee-only health insurance (medical, dental and vision coverage) through a state contribution required by the collective bargaining agreement. You must be enrolled in the medical plan to enroll in the dental plan.

Family Coverage

The State of Oregon does not pay the premium for family members. HUBB members are responsible for the monthly premium for all family members covered. Family members must be enrolled in the medical plan to enroll in the dental plan.

HUBB members can self pay the monthly premium for their eligible family members. The table below shows the employee cost of family coverage. Premium payments are due no later the 1st of the month for that month's coverage. For example, HUBB must receive your premium payment for April insurance coverage by April 1 for family coverage to be effective on April 1. Include your check or money order payable to: HUBB Trust.

When available, HUBB also coordinates premium subsidies for family coverage with the Family Health Insurance Assistance Program (FHIAP) through the Office of Private Health Partnerships (OPHP).

2010 Insurance Premium Rates

Premium - State Contribution = Employee Cost for Family Coverage

	Monthly Premium	State Contribution	Employee Cost
Kaiser Permanente Medical Plan			
Employee only	557.42	557.42	\$0
Employee & Spouse/Domestic Partner	1,113.72	557.42	556.30
Employee & Child(ren)	1,002.46	557.42	445.04
Employee & Family	1,670.01	557.42	1,112.59
ODS Medical Plan			
Employee only	800.17	800.17	\$0
Employee & Spouse/Domestic Partner	1,524.73	800.17	724.56
Employee & Child(ren)	1,219.09	800.17	418.92
Employee & Family	2,006.68	800.17	1,206.51
Kaiser Permanente Dental Plan			
Employee only	44.13	44.13	\$0
Employee & Spouse/Domestic Partner	87.38	44.13	43.25
Employee & child(ren)	79.88	44.13	35.75
Employee & Family	121.80	44.13	77.67
ODS Dental Plan			
Employee only	39.49	39.49	\$0
Employee & Spouse/Domestic Partner	78.19	39.49	38.70
Employee & Child(ren)	71.44	39.49	31.95
Employee & Family	109.11	39.49	69.62

What is FHIAP?

FHIAP is a state program that pays 100% of your child's monthly health insurance premium and from 50 percent to 95 percent of the adult's premium costs. You pay copays and other plan costs. If you qualify, the subsidy is good for one year and you may reapply every year.

Call FHIAP at 1-888-564-9669
9 AM – 5 PM Monday – Friday

Website: www.oregon.gov/OPHP/FHIAP