



Oregon Nurses Association
Bargaining Unit Newsletter

Coquille Valley Hospital (CVH) Medical Center Nursing News

June 27, 2014

ONA / CVH

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New Health Insurance Benefits Begin on July 1

A new plan with lower premiums will be provided by Oregon Education Benefits Board

Your association is pleased to announce that the Hospital was willing to have our benefits be provided for and administered by the Oregon Education Benefits Board. This will enable the hospital and its employees, all its employees, to avoid a 52% increase in the cost of our insurance. We have gained a fairly similar health insurance plan with a significantly reduced cost for the monthly premium.

We were able to do this because of the passage of HB 2279, a bill that allows local governments and special districts like ours, to participate in either the State of Oregon's Public Employee Benefits Board or the Oregon Education Benefits Board.

Had it not been for unions advocating for HB 2279 in the 2013 legislative session, and for one of the Association staff participating as a board member on the Public Employee Benefits Board where this bill was discussed, this option would not have been available to us. We would be looking at a significant premium increase and probably reductions in our coverage and in our benefits to bring the projected premium increase down to something more manageable.

There are some differences between our current plan and the new plan. The new plan's deductibles are lower, but the out-of-pocket maximums are higher. To get the best value/lowest cost for some provider visits you need to make sure your provider is willing to participate in OEGB/Moda's System of Care program.

If you had not yet met the deductible for the PacificSource Plan, what you had paid toward that deductible will not carry over. You have to start over. Additionally, if you meet the deductible on the new plan between now and October 1, you will have to start all over again meeting the full deductible on the OEGB/Moda Plan as their plan year is October 1 though September 30.

We have put details about the new language that is being incorporated into the contract and a comparison of your current and your new plan on the ONA webpage. You can also check in with Human Resources if you have questions. Your insurance cards should arrive in two weeks. Everyone will be transferred to the new plan with a true open enrollment taking place in the fall.



A Comparison of Our Current and Projected Premiums and the Savings

One of the benefits our health insurance being provided and administered by the Oregon Education Benefits Board is the reduced premiums that both the Hospital and employees will experience. The chart below shows what the premium/monthly cost for keeping our current plan with PacificSource would have been and what the premium/monthly cost for the OEGB/Moda/Plan F at the various levels will be starting July 1 through September 30 and what the likely premium cost for the OEGB/

Moda/Plan F plan at the various levels could be starting October 1. (The plan costs shown starting October 1 are the worst case scenario. The plan costs could be less. We are waiting for OEGB to determine the rates.)

The savings are pretty significant between the current plan and the new plan, even for employee only coverage. (We were concerned that if we had to stay with a PacificSource Plan that the current no premium cost arrangement for the employee

only category might have gone away.) In future years, our benefits and our premiums will be tied to the larger statewide group that we have joined. We should not experience large increases in our premiums like we faced this year for future plan years.

In future negotiations, because of this change, we hope we can focus on improving the benefits or lowering the premium share for employees who have to insure their families.

	Employee Only	Employee and Spouse	Employee and Children	Employee and Family
Current PacificSource Premium	\$628.11	\$1,444.67	\$1,155.73	\$1,834.10
Hospital Contribution to Premium	\$628.11	\$1,066.98	\$911.68	\$1,276.28
Employee Percentage of Premium	0%	26.14%	21.12%	30.41%
Employee Monthly Premium	\$0.00	\$377.69	\$244.05	\$557.82
Anticipated PacificSource Premium	\$909.66	\$2,092.24	\$1,673.79	\$2,656.23
Hospital Contribution to Premium	\$909.66	\$1,545.25	\$1,320.34	\$1,848.37
Employee Percentage of Premium	0%	26.14%	21.12%	30.41%
Employee Monthly Premium	\$0.00	\$546.99	\$353.45	\$807.86
OEGB Premium now through Sept. 30	\$396.95	\$873.30	\$754.23	\$1,230.59
Hospital Contribution to Premium	\$396.95	\$644.99	\$594.96	\$856.32
Employee Percentage of Premium	0%	26.14%	21.12%	30.41%
Employee Monthly Premium	\$0.00	\$228.31	\$159.27	\$374.27
Employee Savings now through Sept. 30	\$0.00	\$149.38	\$84.78	\$183.55
OEGB Premium Starting Oct. 2014	\$511.95	\$1,126.30	\$972.73	\$1,587.11
Hospital Contribution to Premium	\$511.95	\$831.84	\$767.32	\$1,104.41
Employee Percentage of Premium	0%	26.14%	21.12%	30.41%
Employee Monthly Premium	\$0.00	\$294.46	\$205.41	\$482.70
Employee Savings Starting Oct. 2014	\$0.00	\$83.23	\$38.64	\$75.12

Want more detail? Go to the ONA website and select the Coquille Valley Hospital Bargaining Unit Page to review the Side Letter of Agreement and the Comparison of the old and new plans.