

## **The Price We Pay for Health Care**

*Compare your benefits to these Oregonians from all walks of life*

By Melody Finnemore

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As health care costs continue to rise, a growing number of Oregon employees are paying more toward their monthly premiums while having fewer benefit plans to choose from. Many small business owners have no health insurance at all.

Employers in Oregon and Southwest Washington actually pay more than the national average to provide health insurance to employees, according to Mercer Human Resources Consulting. The cost—about \$8,000 a year per employee—rose 9 percent in Oregon and 8.3 percent in Washington last year compared to 6.1 percent nationally.

Mercer attributed the higher cost in part to the number of public employees represented in the survey. Of the 3,000 firms surveyed nationwide and the 66 in Oregon and Washington that responded, *one-fourth* were public sector employers, which traditionally offer bigger benefits packages.

The annual report, released late last year, also showed that more employers are offsetting the rising costs of providing health care coverage by asking employees to foot a larger portion of the bill through higher deductibles and co-pays. In addition, employers are offering fewer plans for employees to choose from.

We talked with people in a variety of occupations across the state about their benefits to provide a snapshot survey of health care coverage in Oregon:

### **Cindy Pick**

**Elementary Music Specialist at Woodland Elementary School, Reynolds School District**

District offers options, and individual teacher selects a program. Dental care is covered 100 percent. Vision coverage includes full eye exam. Pick's school district contributes an average of \$640 per month toward her major medical program.

**Annual average salary: \$60,000**

### **Dan Snow**

**Senior project manager for Walsh Construction Co., Portland**

Employer provides self-insured plan for medical, dental, vision, and prescriptions. Employee coverage is free. Entire family is \$60 per month pre-tax. Major medical covered at 90 percent.

**Average annual salary: Average annual salary for a Sr. Project Manager position in Oregon is \$108,661.**

### **Dow Hokoana**

**Field Operations Supervisor with Clackamas County Dog Services, Oregon City**

Benefits include choice of three medical plans—full family coverage (includes a vision package); choice of 3 dental plans—full family coverage; Employee Assistance Program—100

percent employer paid. Depending on plan choice, there are little to no employee contributions (ex: Kaiser, \$10 co-pay/visit).

**Salary: \$45,000 a year**

**Chris Winkler**

**Oregon Support Services Manager, Intel Corp., Hillsboro**

Family of seven receives full medical, dental and life insurance for all family members with a 24 percent contribution to medical and 21 percent contribution to dental plans.

**Average annual salary: “Covered wage” of Intel Oregon employees in 2004 was \$91,477. (Includes bonuses, overtime and options, etc.)**

**Jennifer Schoenbeck**

**Graphic designer at Zapp Printing LLC, Portland**

Employer fully covers medical and dental insurance for full-time employees.

**Annual salary: \$25,000**

**Brian Woolger**

**Portland Winter Hawks team captain**

Medical insurance is fully covered through Hockey Canada league.

**Average annual salary:** Per diem. Host families cover some living expenses. Education expenses covered while playing, plus one-year college scholarship for every year played. Per diem: 16-year-old—\$250/mo; 17—\$300; 18—\$400; 19—\$500; and 20—\$600.

**Gwyneth McAlpine**

**Associate attorney at Perkins Coie LLP, Portland**

Benefits include full medical and dental coverage for employees. Vision coverage is available at a cost of \$6 per month.

**Average annual salary: The range for first-year associate to senior associate salaries in Portland is \$90,000 to \$140,000.**

**Curtis Smith III**

**Table games dealer at Spirit Mountain Casino, Grand Ronde**

Full coverage for medical, dental, vision, prescriptions, and employee assistance programs. \$250 annual deductible for employees and a \$750 annual deductible for an employee’s family. The employee insurance plan includes a flexible spending account.

**Average hourly salary: \$20-\$22/hr. (Hours vary)**

**Janne Stark**

**Produce demo clerk at Seven Corners New Seasons Market, Portland**

All employees receive medical and dental benefits. Full-time employees (20 hours/week or more) pay 20 percent of the cost of their benefits. Part-time employees (12-19 hours/week) contribute 50 percent toward their benefits.

**Average hourly salary: \$9.00-\$14.50 per hour**

**Paul Dean**

**Mortgage broker and principal at Evergreen Ohana Group, Portland**

Health coverage includes medical and dental. No vision coverage. Employer covers the employee only. Employees are responsible for spouses or dependents, so Dean pays \$609/month for his wife and three children. Employer costs are \$325/mo per employee (medical, prescription and dental)

**Salary: Annual average is \$135,000 (100 percent commission-based)**

**Garland Taylor**

**Owner of Garland Taylor CPA PC, Portland**

Taylor's wife is a public school teacher so he receives his benefits through her job. They have PPO medical, vision and dental. The Taylor's contribution is \$150/month to the \$900/month family plan.

**Average annual salary: \$60,000**

**Dale Gary**

**Mail carrier, Gresham**

U.S. Postal Service offers full medical, dental and prescription coverage; Gary contributes \$90 a month toward insurance.

**Salary: \$46,500**

**Jeff Baird**

**Photographer and website designer, Joseph**

As a self-employed professional, Baird pays for 100 percent of his medical insurance and has a \$2,500 deductible. Baird estimates coverage for him and his wife, who receives her insurance through the Oregon Health Plan, is about \$700 each month.

**Annual average salary: \$30,000**

**Captain Greg Ladrow**

**Firefighter with Tualatin Valley Fire & Rescue**

Employer pays \$900/month toward medical, dental and vision. Ladrow pays \$33/month, not including annual deductibles or co-pays.

**Annual average salary: \$55,300**

**Kurt Risley**

**Associate minister, Crossroads Church, Portland**

Medical is fully covered by employer, with a \$10 co-pay for employee. Employee incentive plan provides total dental coverage if employee has annual exams and cleanings. Vision plan includes \$10 co-pay for exams; glasses and contact lenses are out-of-pocket expense.

**Average annual salary: \$45,000**

**Ted Kulongoski**

**Oregon Governor**

Health insurance is provided through Public Employees' Benefits Board and includes full medical, dental and vision coverage.

**Annual salary: \$96,300**

**Kristena LaMar**

**Multnomah County Circuit Court Judge**

Health insurance is provided through the Public Employees' Benefits Board and includes full medical, vision, dental, and prescription coverage, as well as a Health Savings Account, which was added as a benefit this year.

**Annual salary: \$95,800**

**Bill Allegri****Owner of Allegri Wine Shop, Gresham**

Accident insurance policy covers his family for up to \$2,500 worth of care if they are injured in an accident. Health insurance is too costly.

**Average annual salary: \$20,000**

**Michelle Cheek****Civil engineer at Black & Veatch, Lake Oswego**

Health benefits include medical, vision, and dental for employee and spouse. Employee's monthly contribution is approximately \$215. Employer's monthly contribution is approximately \$450. Doctor visit co-pay is \$15 and prescription co-pay is between \$10 and \$20.

**Average annual salary: \$70,000**

**John Maier**

Brewmaster for Rogue Ales Brewery, Newport

Health benefits include medical, prescription and dental. Rogue Ales pays 70 percent of employee premiums. Employees pay premiums for dependents.

**Salary: Not disclosed**

**Tim Kral****Executive director of Oregon Rehabilitation Association, Salem**

Medical, dental and vision are fully covered by the association. Prescription coverage is available with a \$15 co-pay. The association contributes \$20 a month toward a membership at a fitness club or other fitness activities.

**Average annual salary: \$85,000**

**Cris Breshears****Stay-at-home mom**

Health insurance is provided by husband's employer, a Portland architecture firm. The Breshears family pays \$730 a month for coverage for two adults and two children. Medical: PPO family coverage with \$10 co-pay. Dental family coverage with \$10 co-pay. Co-pays for prescriptions and ER visits.

**Salary: \$0**

**Kay Springer****General manager of Lithia Springs Resort, Ashland**

No health benefits available through Lithia Springs Resort. Springer receives COBRA benefits through a previous employer.

**Average annual salary: \$35,000**