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Guild @ BNA

Contract Update #6

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BNA FIGURES SHOW GUILD EMPLOYEE HEALTH CARE COSTS DECLINING

Figures provided by BNA show the company's increasing health care expenses are not due to increased spending on Guild-covered employees.

In fact, both total spending and the per capita spending on Guild employees dropped to the lowest level in at least four years in 2009. BNA paid out about \$7.8 million for Guild-covered employees last year, down nearly \$800,000 from 2008 and down more than \$1 million from 2006. 2007 figures were about the same as 2009.

The per capita costs also dropped.

BNA spent a little over \$11,000 per Guild employee last year, down more than \$1,000 per employee from 2008 and down more than \$2,500 per employee in 2006.

BNA provided figures for 2006 through 2009. The 2009 data are not complete, but BNA does not expect significant changes when all the bills are in.

Overall health costs have risen over the same period.

BNA spent nearly \$19.5 million for all employees and retirees in 2009. That's an increase of about \$500,000 from 2008 and \$1.3 million higher than 2006.

The Guild requested the figures after BNA proposed to shift an estimated \$3.5 million in health costs to Guild employees. BNA wants for the first time to charge employees monthly premiums. The premiums would range from \$144 to \$762 per month.

BNA also is proposing to introduce in-network deductibles and coinsurance. Annual deductibles would be \$300 for employee only, \$600 for employee plus one dependent, and \$900 for families. After paying the deductibles, employees then would be faced with a 20% coinsurance payment for in-network medical services. Out of network costs would be even higher.

Prescription drug co-pays would go up more than 100%, and doctor's office visit co-pays also would rise. And finally, the Kaiser plan would be eliminated.

The two sides are scheduled to meet again Friday.

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