Presented at 9.22 15 Board

Santa Rosa County Schools

Example - Claim Scenario - TPA & Stop Loss - \$150,000 Specific Premium

ASO - Administrative Services Only Arrangement

Scenario Date 1/1/2015 to 12/31/2015

				Continue of the second		
Based on: 1851 lives		Blue Cross Blue Sh	ield - Fully Insured			
		1/1/2015 to	12/31/2015			
Total Fully Insured Cost	\$15,617,549	\$15,617,549	\$15,617,549	\$15,617,549	\$15,617,549	
Based on: 1851 lives		Self-Funded - T	PA & Stop Loss			
		\$150,000 Spec	cific Premium			
-	1/1/2015 to 12/31/2015					
Claims Rate	Low - 60%	ACTUAL - 70.76%	Expected - 80%	High - 90%	Max - 100%	
		Court and interest entrue in a conflict of the entretty field the	•			
Fixed Medical Admin	\$1,032,858	\$1,032,858	\$1,032,858	\$1,032,858	\$1,032,858	
Health Care Reform	\$164,000	\$164,000	\$164,000	\$164,000	\$164,000	
Fixed Stop Loss Costs	\$1,445,469	\$1,445,469	\$1,445,469	\$1,445,469	\$1,445,469	
Variable Claims Costs	\$6,895,066	\$8,131,581	\$9,193,421	\$10,342,598	\$11,491,776	
, 1111111111111111111111111111111111111	40,032,000	ψο,151,501	Ψ,1,2,1,21	Ψ10,5-12,570	Ψ11, 771, 770	
Total Self-Funded Costs	\$9,537,393	\$10,773,908	\$11,835,748	\$12,984,925	\$14,134,103	
	Ψ2,007,000	Ψ10,775,500	Ψ11,033,746	ψ12,70 1 ,723	Ψ14,154,105	
Total Savings				katika ke samenda sada se kina da kana		
Self-Funded vs Fully Insured	\$6,080,156	\$4,843,641	\$3,781,801	\$2,632,624	\$1,483,446	
Zana zana i zana zana zana zana zana zana	\$0,000,200	ψ1,013,011	\$3,701,001	Ψ <i>2</i> ,032,024	Ψ1, 100,110	
Savings Versus Fully Insured	38.93%	31.01%	24.22%	16.86%	9.50%	
	30.73 / 0	J1.01.70	27.22/0	10.00/0	7.30 /0	

The above projections are based on final enrollment and plan changes made through the benefit year!

Aggregate Stop Loss Report

Florida Blue 🗗 🗑

GROUP NAME:

SANTA ROSA COUNTY SCHOOL BOARD

GROUP NUMBER: 45822

SUFFIXES:

ALL PLANS

PRODUCT: Medical and RX DATES OF SERVICE: ED Jan 01, 2015

							MEDICAL AT	TACHMENT FACTOR	S
					MINIMUM				
	STOP LOSS	STOP LOSS END	SPECIFIC STOP	ATTACHMENT	ATTACHMENT			EMPLOYEE	EMPLOYEE
CONTRACT BASIS	BEGIN DATE	DATE	LOSS	POINT	POINT	SINGLE	FAMILY	SPOUSE	CHILDREN
12/15	1/1/2015	12/31/2015	\$150,000,00	\$11,850,031.00	\$10,665,028.00	\$325.40	\$943.65	\$650.80	\$536.91

February-15 1,108 410 197 157 1,872 \$485,885.09 \$139,034.66 \$624,919.75 \$0.00 \$624,919.75 \$959,942.17 \$5.10% 46.0 March-15 1,116 412 194 159 1,881 \$720,858.23 \$174,448.78 \$895,307.01 \$5,653.81 \$889,653.20 \$963,554.09 92.33% 62.0 April-15 1,116 414 193 162 1,885 \$628,997.77 \$218,618.03 \$847,615.80 \$44,454.16 \$803,161.64 \$966,401.32 83.11% 67.3 May-15 1,120 415 192 161 1,888 \$799,059.27 \$205,011.01 \$1,004,070.28 \$20,420.91 \$983,649.37 \$967,458.86 101.67% 74.2 June-15 1,121 414 190 162 1,887 \$1,081,985.96 \$218,311.54 \$1,300,297.50 \$133,488.12 \$1,166,809.38 \$966,075.92 120.78% 82.0			MEL	DICAL CONTRACT	COUNT				MI	EDICAL PAYMENT AND	ATTACHMENT SUI	MMARY		
PAID MONTH SINGLE FAMILY SPOUSE CHIDREN TOTAL CLAIMS CLAIMS STOP LOSS LIMIT** CLAIMS ATTACHMENT 28.47 28.47 <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>AMOUNT OVER</th> <th></th> <th>MONTHLY</th> <th></th> <th></th>										AMOUNT OVER		MONTHLY		
lanuary-15 1,112 410 195 154 1,871 \$181,083.15 \$91,736.62 \$272,819.77 \$0.00 \$272,819.77 \$958,331.44 28.47% 28.47% 28.47% 28.47% 1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.0				EMPLOYEE	EMPLOYEE		MEDICAL PAID	DRUG PAID	TOTAL PAID	MONTHLY SPEC.	ADJUSTED PAID	MEDICAL	MONTHLY	CUM YTD
February-15 1,108 410 197 157 1,872 \$485,885.09 \$139,034.66 \$624,919.75 \$0.00 \$624,919.75 \$959,942.17 65.10% 46.1 March-15 1,116 412 194 159 1,881 \$720,858.23 \$174,448.78 \$895,307.01 \$5,653.81 \$889,653.20 \$963,554.09 92.33% 62.0 April-15 1,116 414 193 162 1,885 \$628,997.77 \$218,618.03 \$847,615.80 \$44,454.16 \$803,161.64 \$966,401.32 83.11% 67.3 May-15 1,120 415 192 161 1,888 \$799,059.27 \$205,011.01 \$1,004,070.28 \$20,420.91 \$983,649.37 \$967,458.86 101.67% 74.3 une-15 1,121 414 190 162 1,887 \$1,081,985.96 \$218,311.54 \$1,300,297.50 \$133,488.12 \$1,166,809.38 \$966,075.92 120.78% 82.0	PAID MONTH	SINGLE	FAMILY	SPOUSE	CHILDREN	TOTAL	CLAIMS	CLAIMS	CLAIMS	STOP LOSS LIMIT**	CLAIMS	ATTACHMENT	ATTACHMENT%	ATTACHMENT %
February-15 1,108 410 197 157 1,872 \$485,885.09 \$139,034.66 \$624,919.75 \$0.00 \$624,919.75 \$959,942.17 65.10% 46.4 March-15 1,116 412 194 159 1,881 \$720,858.23 \$174,448.78 \$895,307.01 \$5,653.81 \$889,653.20 \$963,554.09 92.33% 62.6 April-15 1,116 414 193 162 1,885 \$628,997.77 \$218,618.03 \$847,615.80 \$44,454.16 \$803,161.64 \$966,401.32 83.11% 67.2 May-15 1,120 415 192 161 1,888 \$799,059.27 \$205,011.01 \$1,004,070.28 \$20,420.91 \$983,649.37 \$967,458.86 101.67% 74.2 May-15 1,121 414 190 162 1,887 \$1,081,985.96 \$218,311.54 \$1,300,297.50 \$133,488.12 \$1,166,809.38 \$966,075.92 120.78% 82.0	ianuary-15	1,112		195	154	1,871	\$181,083.15	\$91,736.62	\$272,819.77	\$0.00	\$272,819.77	\$958,331.44	28.47%	28.479
March-15 1,116 412 194 159 1,881 \$720,858.23 \$174,448.78 \$895,307.01 \$5,653.81 \$889,653.20 \$963,554.09 92.33% 62.6 April-15 1,116 414 193 162 1,885 \$628,997.77 \$218,618.03 \$847,615.80 \$44,454.16 \$803,161.64 \$966,401.32 83.11% 67.3 May-15 1,120 415 192 161 1,888 \$799,059.27 \$205,011.01 \$1,004,070.28 \$20,420.91 \$983,649.37 \$967,458.86 101.67% 74.3 June-15 1,121 414 190 162 1,887 \$1,081,985.96 \$218,311.54 \$1,300,297.50 \$133,488.12 \$1,166,809.38 \$966,075.92 120.78% 82.6	February-15		410			1,872	\$485,885.09	\$139,034.66	\$624,919.75	\$0.00	\$624,919.75	\$959,942.17	65.10%	46.809
April-15 1,116 414 193 162 1,885 \$628,997.77 \$218,618.03 \$847,615.80 \$44,454.16 \$803,161.64 \$966,401.32 83.11% 67.3 May-15 1,120 415 192 161 1,888 \$799,059.27 \$205,011.01 \$1,004,070.28 \$20,420.91 \$983,649.37 \$967,458.86 101.67% 74.3 June-15 1,121 414 190 162 1,887 \$1,081,985.96 \$218,311.54 \$1,300,297.50 \$133,488.12 \$1,166,809.38 \$966,075.92 120.78% 82.0	March-15		412	194		1,881	\$720,858.23	\$174,448.78	\$895,307.01	\$5,653.81	\$889,653.20	\$963,554.09	92.33%	62,029
May-15 1,120 415 192 161 1,888 \$799,059.27 \$205,011.01 \$1,004,070.28 \$20,420.91 \$983,649.37 \$967,458.86 101.67% 74.2 June-15 1,121 414 190 162 1,887 \$1,081,985.96 \$218,311.54 \$1,300,297.50 \$133,488.12 \$1,166,809.38 \$966,075.92 120.78% 82.0	April-15	1,116	414		162	1,885	\$628,997.77	\$218,618.03	\$847,615.80	\$44,454.16	\$803,161.64	\$966,401.32	83.11%	67.329
lune-15 1,121 414 190 162 1,887 \$1,081,985.96 \$218,311.54 \$1,300,297.50 \$133,488.12 \$1,166,809.38 \$966,075.92 120.78% 82.0	May-15	1,120	415	192	161	1,888	\$799,059.27	\$205,011.01	\$1,004,070.28	\$20,420.91	\$983,649.37	\$967,458.86	101.67%	74.229
		1,121	414	190	162		\$1,081,985.96	\$218,311.54	\$1,300,297.50	\$133,488.12	\$1,166,809.38	\$966,075.92	120.78%	82.00%
			406	182	162		\$1,120,068.62	\$281,015.13	\$1,401,083.75	\$40,048.46	\$1,361,035.29	\$938,351.92	145.05%	90.80%
- A S T P TO AND THE RESIDENCE OF THE PARTY														
						and the second sections								
									remain a remain emanders of		Marie Maria de la Carta de Carta, de Car		market have the same as board on the	
					and the second second									
								• • • • • • • • • • • • • • • • • • • •		****************	····		·	
			:					32 42						
	YTD TOTAL	7,768	2,881	1,343	1,117	13,109	\$5,017,938.09	\$1.328.175.77	\$6,346,113,86	\$244,065.46	\$6,102,048.40	\$6,720,115.72		

THIS REPORT IS AN ESTIMATE, MANUAL ADJUSTMENTS ARE NOT INCLUDED.

"SPECIFIC STOP LOSS UTILIZES MEDICAL AND DRUG COVERAGE ONLY AND DOES NOT NECESSARILY REPRESENT REIMBURSED DOLLARS.

THIS REPORT IS THE CONFIDENTIAL AND PROPRIETARY PRODUCT OF BCBSFL.

ANY UNAUTHORIZED USE IS STRICTLY PROHIBITED.

(C) 2007 ALL RIGHTS RESERVED. MAJOR GROUP MARKETING SERVICES

Santa Rosa County School 1/1/2016	I. Blue / Highmark - CURREN	L Blue / Highmark - RENEWA
TPA	BCBS of Florida	BCBS of Florida
Network	BCBS Florida and Blue Card	BCBS Florida and Blue Card
Plan Design	HSA/PPO	HSA/PPO
Specific Deductible	\$150,000	\$150,000
Specific Contract Basis	12/15	12/24
Aggregate Contract	12/12	24/12
Stop Loss Funding	ASO	ASO
Fixed Costs (approx)		
Employee	\$46.50	\$47.75
Employee + Spouse Employee + Child(ren)	\$46.50 \$46.50	\$47.75
Family	\$46.50	\$47.75
' umily	340.30	\$47.75
Total Monthly	\$87,746	\$90,104
Total Annual	\$1,052,946	\$1,081,251
	31,032,540	\$1,081,231
Increase		2,69%
Health Care Reform		2.0576
Yearly Cost	\$160,800	\$160,800
Stop Loss Premium		\$100,000
Specific Premium		
Employee	\$37.84	\$40.14
Employee + Spouse	\$81.06	\$85.89
Employee + Child(ren)	\$69.24	\$73.30
Family	\$112.46	\$119.05
	1	31.7.03
Aggregate Premium	i i	
Composite	\$3.16	\$2.74
	1	92.74
Stop Loss Premium		
Total Monthly	\$121,829	\$127,935
Total Annual	\$1,461,953	\$1,535,218
23		01,555,216
Increase		5.01%
Variable Costs		2
Expected Claims Cost	Includes Medical and Rx	Includes Medical and Rx
. Employee	\$260.32	\$299.00
Employee + Spouse	\$520.64	\$598.01
Employee + Child(ren)	\$429.53	\$493.35
Family	\$754,92	\$867.11
4		
Total Monthly	\$774,449	\$889,532
Total Annual	\$9,293,384	\$10,674,382
Aggregate Claims Cost	l ls	1
Employee	\$325,40	\$373.75
Employee + Spouse	\$650.80	\$747.51
Employee + Child(ren)	\$536.91	\$616.69
Family	\$943.65	\$1,083.89
Total Monthly	\$000.000	
Total Annual	\$968,061	\$1,111,915
A VIAL ANNUAL	\$11,616,730	\$13,342,978
Increase		50 50 50 50 50 50 50 50 50 50 50 50 50 5
Enrollment		14.86%
Employee	1114	
Employee ::		1114
Employee + Spouse	198	198
Employee + Spouse Employee + Child(ren)	198 162	198 162
Employee + Spouse	198 162 413	198 162 - <u>413</u>
Employee + Spouse Employee + Child(ren) Family	198 162	198 162
Employee + Spouse Employee + Child(ren) Family Total	198 162 413 1887	198 162 <u>413</u> 1887
Employee + Spouse Employee + Child(ren) Family Fotal First Year Expected Medical Administration	198 162 413 1887	198 162 <u>413</u> 1887 \$1,081,251
Employee + Spouse Employee + Child(ren) Family Fotal First Year Expected	198 162 413 1887 \$1,052,946 \$160,800	198 162 413 1887 \$1,081,251 \$160,800
Employee + Spouse Employee + Child(ren) Family Fotal Urst Year Expected Medical Administration Health Care Reform	198 162 413 1887 \$1,052,946 \$160,800 \$1,461,953	198 162 413 1887 \$1,081,251 \$160,800 \$1,535,218
Employee + Spouse Employee + Child(ren) Family Fotal First Year Expected Medical Administration Health Care Reform Stop Loss Premium	198 162 413 1887 \$1,052,946 \$160,800 \$1,461,953 \$9,293,384	198 162 413 1887 \$1,081,251 \$160,800 \$1,535,218 \$10,674,382
Employee + Spouse Employee + Child(ren) Family Total First Year Expected Medical Administration Health Care Reform Stop Loss Premium Expected Claims Total First Year	198 162 413 1887 \$1,052,946 \$160,800 \$1,461,953	198 162 413 1887 \$1,081,251 \$160,800 \$1,535,218
Employee + Spause Employee + Child(ren) Family Fotal First Year Expected Medical Administration Health Care Reform Stop Loss Premium Expected Claims	198 162 413 1887 \$1,052,946 \$160,800 \$1,461,953 \$9,293,384 \$11,969,083	198 162 413 1887 \$1,081,251 \$160,800 \$1,535,218 \$10,674,382 \$13,451,651
Employee + Spouse Employee + Child(ren) Family Fotal First Year Expected Medical Administration Health Care Reform Stop Loss Premium Expected Claims Fotal First Year First Year Maximum	\$1,052,946 \$160,800 \$1,461,953 \$9,293,384 \$11,969,083	198 162 413 1887 \$1,081,251 \$160,800 \$1,535,218 \$10,674,382 \$13,451,651 \$1,081,251
Employee + Spouse Employee + Child(ren) Family Fotal First Year Expected Medical Administration Health Care Reform Hoo Loss Premium Expected Claims Fotal First Year First Year Maximum Medical Administration	\$1,052,946 \$160,800 \$1,461,953 \$9,293,384 \$11,969,083 \$1,052,946 \$160,800	198 162 413 1887 \$1,081,251 \$160,800 \$1,535,218 \$10,674,382 \$13,451,651 \$1,081,251 \$160,800
Employee + Spouse Employee + Child(ren) Family Fotal First Year Expected Medical Administration Health Care Reform Stop Loss Premium Expected Claims Fotal First Year First Year Maximum Medical Administration Health Care Reform	198 162 413 1887 \$1,052,946 \$160,800 \$1,461,953 \$9,293,384 \$11,969,083 \$1,052,946 \$160,800 \$1,461,953	198 162 413 1887 \$1,081,251 \$160,800 \$1,535,218 \$10,674,382 \$13,451,651 \$(,081,251 \$160,800 \$1,535,218
Employee + Spouse Employee + Child(ren) Family Fotal Urst Year Expected Medical Administration Health Care Reform Stop Loss Premium Expected Claims Fotal First Year This Year Maximum Medical Administration Health Care Reform Stop Loss Premium	198 162 413 1887 \$1,052,946 \$160,800 \$1,461,953 \$9,293,384 \$11,969,083 \$1,052,946 \$160,800 \$1,461,953 \$11,616,730	198 162 413 1887 \$1,081,251 \$160,800 \$1,535,218 \$10,674,382 \$13,451,651 \$1,081,251 \$160,800 \$1,535,218 \$13,342,978
Employee + Spouse Employee + Child(ren) Family Total First Year Expected Medical Administration Health Care Reform Stop Loss Premium Expected Claims Fotal First Year First Year Medical Administration Health Care Reform Mod Loss Premium Maximum Claims	198 162 413 1887 \$1,052,946 \$160,800 \$1,461,953 \$9,293,384 \$11,969,083 \$1,052,946 \$160,800 \$1,461,953	198 162 413 1887 \$1,081,251 \$160,800 \$1,535,218 \$10,674,382 \$13,451,651 \$(,081,251 \$160,800 \$1,535,218

The above projections are based on final enrollment and plan changes throughout the benefit year!

1) Aggregate Accommodation & TLO are Included.

Santa Rosa County Schools

Example - Claim Scenario - Florida Blue & HM - \$150,000 Specific Premium ASO - Administrative Services Only

Scenario Date 1/1/2016 to 12/31/2016

Based on: 1887 lives		Florida Blue	- Self Funded							
Based on: 1007 11765			12/31/2016							
Maximum Liability	\$16,120,247	\$16,120,247	\$16,120,247	\$16,120,247	\$16,120,247					
\$150,000 Specific Premium										
Claims Rate	Lower - 60%	Low - 70%	Expected - 80%	High - 90%	Max - 100%					
Fixed Medical Admin	\$1,032,858	\$1,032,858	\$1,032,858	\$1,032,858	\$1,081,251					
Health Care Reform	\$160,800	\$160,800	\$160,800	\$160,800	\$160,800					
Fixed Stop Loss Costs Variable Claims Costs	\$1,535,218 \$8,005,787	\$1,535,218 \$9,441,491	\$1,535,218 \$10,674,382	\$1,535,218 \$12,008,680	\$1,535,218 \$13,342,978					
The state of the s	\$6,000,707	Ψ>, , . > 2	ψ10,071,502	ψ12,000,000	Ψ15,5 12,5 10					
Total Self-Funded Costs	\$10,734,663	\$12,170,367	\$13,403,258	\$14,737,556	\$16,120,247					
	and the Reservoir of the Control									
Total Savings	\$5,385,584	\$3,949,880	\$2,716,989	\$1,382,691	\$0					
	33.41%	24.50%	16.85%	8.58%	0.00%					
	The above project	ions are subject to chan	ge based on enrollment a	nd plan changes duri	ng the benefit year					