

Santa Rosa County School 1/1/16	FL Blue / Highmark - CURRENT	FL Blue / Highmark - INITIAL RENEWAL	FL Blue / Highmark - FINAL RENEWAL
<b>TPA</b>	<b>BCBS of Florida</b>	<b>BCBS of Florida</b>	<b>BCBS of Florida</b>
<b>Network</b>	BCBS Florida and Blue Card	BCBS Florida and Blue Card	BCBS Florida and Blue Card
<b>Plan Design</b>	HSA/PPO	HSA/PPO	HSA/PPO
<b>Specific Deductible</b>	\$150,000	\$150,000	\$150,000
<b>Specific Contract Basis</b>	12/15	12/24	12/24
<b>Aggregate Contract Basis</b>	12/12	24/12	24/12
<b>Corridor</b>	125%	125%	120%
<b>Fixed Costs (approx)</b>			
Employee	\$46.50	\$47.75	\$47.75
Employee + Spouse	\$46.50	\$47.75	\$47.75
Employee + Child(ren)	\$46.50	\$47.75	\$47.75
Family	\$46.50	\$47.75	\$47.75
<b>Total Monthly</b>	\$87,746	\$90,104	\$90,104
<b>Total Annual</b>	\$1,052,946	\$1,081,251	\$1,081,251
<b>Increase</b>		2.69%	2.69%
<b>Health Care Reform</b>			
<b>Yearly Cost</b>	\$160,800	\$160,800	\$160,800
<b>Stop Loss Premium</b>			
<b>Specific Premium</b>			
Employee	\$37.84	\$40.14	\$38.24
Employee + Spouse	\$81.06	\$85.89	\$81.82
Employee + Child(ren)	\$69.24	\$73.30	\$69.83
Family	\$112.46	\$119.05	\$113.41
<b>Aggregate Premium</b>			
Composite	\$3.16	\$2.74	\$3.15
<b>Stop Loss Premium</b>			
Total Monthly	\$121,829	\$127,935	\$122,895
Total Annual	\$1,461,953	\$1,535,218	\$1,474,735
<b>Increase</b>		5.01%	0.87%
<b>Variable Costs</b>			
<b>Expected Claims Cost</b>	Includes Medical and Rx	Includes Medical and Rx	Includes Medical and Rx
Employee	\$260.32	\$299.00	\$336.82
Employee + Spouse	\$520.64	\$598.01	\$673.64
Employee + Child(ren)	\$429.53	\$493.35	\$555.75
Family	\$754.92	\$867.11	\$976.78
<b>Total Monthly</b>	\$774,449	\$889,532	\$1,002,039
<b>Total Annual</b>	\$9,293,384	\$10,674,382	\$12,024,469
<b>Aggregate Claims Cost</b>			
Employee	\$325.40	\$373.75	\$404.20
Employee + Spouse	\$650.80	\$747.51	\$808.40
Employee + Child(ren)	\$536.91	\$616.69	\$666.93
Family	\$943.65	\$1,083.89	\$1,172.18
<b>Total Monthly</b>	\$968,061	\$1,111,915	\$1,202,495
<b>Total Annual</b>	\$11,616,730	\$13,342,978	\$14,429,940
<b>Increase</b>		14.86%	24.22%
<b>Enrollment</b>			
Employee	1114	1114	1114
Employee + Spouse	198	198	198
Employee + Child(ren)	162	162	162
Family	413	413	413
<b>Total</b>	1887	1887	1887
<b>First Year Expected</b>			
Medical Administration	\$1,052,946	\$1,081,251	\$1,081,251
Health Care Reform	\$160,800	\$160,800	\$160,800
Stop Loss Premium	\$1,461,953	\$1,535,218	\$1,474,735
Expected Claims	\$9,293,384	\$10,674,382	\$12,024,469
<b>Total Expected</b>	\$11,969,083	\$13,451,651	\$14,741,255
<b>First Year Maximum Cost</b>			
Medical Administration	\$1,052,946	\$1,081,251	\$1,081,251
Health Care Reform	\$160,800	\$160,800	\$160,800
Stop Loss Premium	\$1,461,953	\$1,535,218	\$1,474,735
Maximum Claims	\$11,616,730	\$13,342,978	\$14,429,940
<b>Total Maximum</b>	\$14,292,429	\$16,120,247	\$17,146,726
<b>Increase</b>		12.79%	19.97%

1) Aggregate Accommodation & TLO are Included.