

Estimation of Participation and Costs by Health Type for Plan Year 2012

Scenario #21 High Option PPO 5773: \$2,000/\$6,000 CYD
Low Option PPO 5301: \$5,000/\$10,000 CYD & Generic Only RX
High Option HSA 5192/93: Renewal of current contract
Low Option HSA 5192/93: No RX Co-pays

----- Current Plan Year 2012 -----						
	Policy Type	Total	Employee	Employee	School Board	Current
		Premium	Pays	Deduction	Contribution	Members
PPO	5360 - Single	556.79	82%	100.85	455.94	432
Hi	5360 - Emp/Spouse	1169.26	60%	472.17	697.09	57
	5360 - Emp/Child	1030.06	60%	415.45	614.61	44
	5360 - Family	1503.33	60%	607.09	896.24	61
	5360 - 2Emp Fam	1503.33	80%	295.09	1208.24	26
PPO	5773 - Single	474.00	95%	26.00	448.00	238
Low	5773 - Emp/Spouse	995.41	68%	315.00	680.41	24
	5773 - Emp/Child	876.92	68%	277.00	599.92	30
	5773 - Family	1279.80	68%	405.00	874.80	65
	5773 - 2Emp Fam	1279.80	93%	93.00	1186.80	17
HSA	5180/81 - Single	414.48	17%	70.87	343.61	220
Hi	5180/81 - Emp/Spouse	870.40	60%	345.93	524.47	84
	5180/81 - Emp/Child	766.78	60%	305.05	461.73	48
	5180/81 - Family	1108.02	61%	435.04	672.98	149
	5180/81 - 2Emp Fam	1108.02	82%	200.04	907.98	56
HSA	5192/93 - Single	357.10	95%	19.00	338.10	150
Low	5192/93 - Emp/Spouse	749.91	68%	237.00	512.91	35
	5192/93 - Emp/Child	660.54	68%	209.00	451.54	26
	5192/93 - Family	964.19	68%	305.00	659.19	53
	5192/93 - 2Emp Fam	964.19	93%	70.00	894.19	23
					Total Count:	1838

----- Plan Year 2013 -----						
	Total	Employee	Employee	School Board	Projected	
	Premium	Pays	Deduction	Contribution	Members	
5773 with \$2,000/\$6,000 CYD						
5773	527.79		99.14	428.65	432	
5773	1256.15		551.68	704.47	57	
5773	971.14		425.73	545.41	44	
5773	1646.73		723.09	923.64	61	
5773	1646.73		339.09	1307.64	26	
5301 with \$5,000/\$10,000 CYD & Generic Only RX						
5301	455.65	6%	27.00	428.65	238	
5301	1084.47	35%	380.00	704.47	24	
5301	838.41	35%	293.00	545.41	30	
5301	1421.64	35%	498.00	923.64	65	
5301	1421.64	8%	114.00	1307.64	17	
5192/93 Renewal of current contract						HSA Funding
5192/93	411.53		35.32	376.21	220	165,000.00
5192/93	734.52		270.20	464.32	84	126,000.00
5192/93	567.87		208.62	359.25	48	72,000.00
5192/93	962.92		354.48	608.44	149	223,500.00
5192/93	962.92		101.48	861.44	56	84,000.00
5192/93 with No RX co-pays						HSA Funding
5192/93	400.21	6%	24.00	376.21	150	112,500.00
5192/93	714.32	35%	250.00	464.32	35	52,500.00
5192/93	552.25	35%	193.00	359.25	26	39,000.00
5192/93	936.44	35%	328.00	608.44	53	79,500.00
5192/93	936.44	8%	75.00	861.44	23	34,500.00
Total Count:					1838	988,500.00

2012 Annual Costs:	Total	Employee	Board
PPO 05360	5,799,521.40	1,601,586.24	4,197,935.16
PPO 05773	3,215,436.48	599,568.00	2,615,868.48
HSA 5180/81	5,138,984.88	1,623,781.44	3,515,203.44
HSA 5192/93	2,043,171.96	412,248.00	1,630,923.96
Total	16,197,114.72	4,237,183.68	11,959,931.04
		HSA Funding	988,500.00
		Grand Total	12,948,431.04

2013 Total	Employee	Board
5,827,218.00	1,751,174.28	4,076,043.72
3,314,385.12	703,728.00	2,610,657.12
4,522,711.68	1,187,776.32	3,334,935.36
2,046,727.68	437,724.00	1,609,003.68
15,711,042.48	4,080,402.60	11,630,639.88
	HSA Funding	988,500.00
	Grand Total	12,619,139.88

Note: 2012 participants obtained from BCBS July Monitoring Report

(\$156,781.08) (\$329,291.16)

2,736,063.36	513,941.76	2,222,121.60
859,206.60	377,349.12	481,857.48
512,761.92	224,785.44	287,976.48
1,205,406.36	529,301.88	676,104.48
513,779.76	105,796.08	407,983.68
1,301,336.40	77,112.00	1,224,224.40
312,327.36	109,440.00	202,887.36
301,827.60	105,480.00	196,347.60
1,108,879.20	388,440.00	720,439.20
290,014.56	23,256.00	266,758.56
1,086,439.20	93,244.80	993,194.40
740,396.16	272,361.60	468,034.56
327,093.12	120,165.12	206,928.00
1,721,700.96	633,810.24	1,087,890.72
647,082.24	68,194.56	578,887.68
720,378.00	43,200.00	677,178.00
300,014.40	105,000.00	195,014.40
172,302.00	60,216.00	112,086.00
595,575.84	208,608.00	386,967.84
258,457.44	20,700.00	237,757.44
15,711,042.48	4,080,402.60	11,630,639.88
		12,619,139.88