

September 8th, 2022



Santa Rosa School Board 2023 Health Plan Review:

Overall purpose of the committee:

To develop a health plan funding, plan design, and premium strategy, which is attractive, cost-effective, competitive within the industry, provides value to all employees, retirees, and their dependents, and aligns with Santa Rosa County District Schools' overall health plan budget constraints.

Purpose for this session:

- 1. To determine optimal changes to plan design to present to the Board for 2023.
- 2. To determine final premium rates for employees based on fiscally responsible funding levels required to sustain the health fund. (96% funding of maximum liability claims)

Background

- 1. YTD 2023 Health Plan funding loss ratio by plan:
 - Standard PPO 69%
 - HDHP 96%
 - Premier PPO 102%
 - Combined 90%
- 2. 2022 SRDS Funding is set to 96% of Maximum Claims Liability + Fixed Costs (ASO fee & Stop Loss Premiums).
- 3. Historical Funding Loss Ratio (Average Funding Loss Ratio = 97%):
 - 2016 91.17% Funding
 - 2017 81.24% Funding
 - 2018 87.03% Funding
 - 2019 95.54% Funding
 - 2020 102.16% Funding
 - 2021 127.20% Funding
 - YTD 2022 90% Funding (Not Included in the above average)

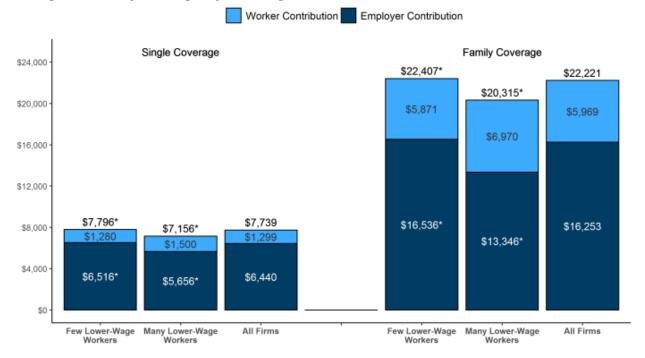
Note: Traditional underwriting for Fully Insured Health Plans uses an 80% for claims and 20% for administrative expense ratio to determine rate stability. When claims exceed 80%, the premium rates are generally increased by either national trend, book of business trend or the group's trend.

- 4. YTD (AS OF 7/31/2022)- Health Plan Fund Balance \$13,265,451.41. Balance includes \$10,510,484 of carry-forward balance plus current EE\ER premium contributions as well as non-premium/non-recurring revenue from the following:
 - ESR Funds for COVID related Claims \$1,500,000
 - 2021 Aggregate Claims Reimbursement from US Fire \$1,000,000
 - \$254,967.41 Specific Stop Loss Reimbursement

Benchmarks

Figure 6.16

Average Annual Worker and Employer Contributions to Premiums and Total Premiums for Single and Family Coverage, By Firm Wage Level, 2021



^{*} Estimate is statistically different between firm wage level categories (p < .05).

NOTE: Firms with many lower-wage workers are those where at least 35% earn the 25th percentile or less of national earnings (\$28,000 in 2021).

SOURCE: KFF Employer Health Benefits Survey, 2021

Figure 6.17

Average Annual Premium Contributions Paid by Covered Workers for Single and Family Coverage, by Firm Characteristics, 2021

	Single C	Coverage	Family C	Coverage
	Worker	Percent	Worker	Percent
	Contribution	Contribution	Contribution	Contribution
LOWER WAGE LEVEL				
Few Lower-Wage Workers	\$1,280	17%	\$5,871	27%*
Many Lower-Wage Workers	\$1,500	22%	\$6,970	35%*
HIGHER WAGE LEVEL				
Few Higher-Wage Workers	\$1,287	18%	\$6,622*	32%*
Many Higher-Wage Workers	\$1,310	17%	\$5,390*	24%*
UNIONS				
Firm Has Union Workers	\$1,245	16%	\$4,559*	20%*
Firm Has No Union Workers	\$1,328	18%	\$6,733*	33%*
YOUNGER WORKERS				
Few Younger Workers	\$1,271	17%*	\$5,873*	28%*
Many Younger Workers	\$1,618	23%*	\$7,060*	35%*
OLDER WORKERS				
Few Older Workers	\$1,319	18%	\$6,244	30%
Many Older Workers	\$1,280	17%	\$5,700	27%
FUNDING ARRANGEMENT				
Fully Insured	\$1,317	18%	\$7,364*	35%*
Self-Funded	\$1,289	17%	\$5,193*	24%*
FIRM OWNERSHIP				
Private For-Profit	\$1,430*	20%*	\$6,332*	30%*
Public	\$922*	11%*	\$4,909*	23%*
Private Not-For-Profit	\$1,267	16%*	\$5,883	27%
ALL FIRMS	\$1,299	17%	\$5,969	28%

NOTE: Firms with many lower-wage workers are those where at least 35% earn the 25th percentile or less of national earnings (\$28,000 in 2021). Firms with many higher-wage workers are those where at least 35% earn the 75th percentile or more than of national earnings (\$66,000 in 2021). Firms with many older workers are those where at least 35% of workers are age 50 or older. Firms with many younger workers are those where at least 35% of workers are age 26 or younger.

SOURCE: KFF Employer Health Benefits Survey, 2021

National trend for medical plans is ranging between 5% (with plan design changes) in 2022 to 8% (without plan design changes) and Santa Rosa's health plan cost is trending at 11%. Due to the rising cost and utilization of the health plan, the budget for 2023 is also trending upward. Below are scenarios designed to address the increase in cost and utilization.

^{*} Estimates are statistically different from each other within firm characteristic (p < .05).

Options to maintain the three-plan strategy with changes to rates or plan design and rate changes required to optimize the plans to fund at 96% of the health plan maximum claims liability for 2023.

Scenario 1: Lowest rate Increase to Employees and Retirees -10%

3 Plans Strategy: Lowest Rate Change and Plan Changes

- Plan 1 Standard PPO: No Plan or Rate Change to employees
- Plan 2 HDHP Active: OOP Change to 2022 HDHP Max and Rate Change
 - Employee Rate Change of 5%
 - OOP Max. Change to \$7,050/\$14,100 from \$5,000/\$10,000
- Plan 3 Premier Active: OOP Max. Change and Rate Change
 - Employee Rate Change of 15%
 - OOP Max. Change to \$6,000/\$12,000 from \$3,000/\$6,000
- Plan 4 Standard PPO Retirees: Rate Change
 - Retired Employee Rate Change of 17%
- Plan 5 HDHP Retirees: OOP Change to 2022 HDHP Max and Rate Change
 - OOP Max. Change to \$7,050/\$14,100 from \$5,000/\$10,000
 - Retired Employee Rate Change of 11%
- Plan 6 Premier Retirees: OOP Max. Change and Rate Change
 - OOP Max. Change to \$6,000/\$12,000 from \$3,000/\$6,000
 - Retired Employee Rate Change of 12%

Note: This scenario would require negotiation with stop loss carriers to adjust/lower expected and maximum claims liability for the savings associated with modifying the plans. In addition, this scenario includes the appropriate plan changes to keep pace with the trends in the marketplace for sustainable health plan funding. Results of this change would be lower overall budget and projected rate changes.

Amended Scenario 1: Recommended Strategy by Insurance Committee, Rate Change and Plan Changes to Employees and Retirees -11%

3 Plans Strategy: Lower Rate Change and Plan Changes

- Plan 1 Standard PPO: No Plan or Rate Change to employees
- Plan 2 HDHP Active: OOP Change to 2022 HDHP Max and Rate Change
 - Employee Rate Change of 5%
 - OOP Max. Change to \$7,050/\$14,100 from \$5,000/\$10,000
- Plan 3 Premier Active: OOP Max. Change and Rate Change
 - Employee Rate Change of 20%
 - OOP Max. Change to \$6,000/\$12,000 from \$3,000/\$6,000
- Plan 4 Standard PPO Retirees: Rate Change
 - Retired Employee Rate Change of 17%

- Plan 5 HDHP Retirees: OOP Change to 2022 HDHP Max and Rate Change
 - OOP Max. Change to \$7,050/\$14,100 from \$5,000/\$10,000
 - Retired Employee Rate Change of 11%
- Plan 6 Premier Retirees: OOP Max. Change and Rate Change
 - OOP Max. Change to \$6,000/\$12,000 from \$3,000/\$6,000
 - Retired Employee Rate Change of 20%

Note: This scenario would require negotiation with stop loss carriers to adjust/lower expected and maximum claims liability for the savings associated with modifying the plans. In addition, this scenario includes the appropriate plan changes to keep pace with the trends in the marketplace for sustainable health plan funding. Results of this change would be lower overall budget and projected rate changes.

Scenario 2: Moderate rate increase to employees and retirees – 17%

3 Plans Strategy: Moderate Rate Change Only

- Plan 1 Standard PPO Active: Rate Change
 - o Employee Rate Change of 9%
- Plan 2 HDHP Active: Rate Change
 - o Employee Rate Change of 10%
- Plan 3 Premier Active: Rate Change
 - Employee Rate Change of 20%
- Plan 4 Standard PPO Retirees: Rate Change
 - Retired Employee Rate Change: 22%
- Plan 5 HDHP Retirees: Rate Change
 - Retired Employee Rate Change: 18%
- Plan 6 Premier Retirees: Rate Change
 - Retired Employee Rate Change: 20%

Note: This change simply addresses required funding increases for the current budget requirements at the 96% funding of maximum claims liability. It does not include any plan changes to adjust to current plan spending trends or marketplace trends. We did not alter the spread between plans to create movement as represented in Scenario 3.

Scenario 3: Highest rate increase to employees and retirees – 18%

3 Plans Strategy: Major Rate Change Only

Plan 1 - Standard PPO Active: Rate Change

o Employee Rate Change: 9%

Plan 2 - HDHP Active: Rate Change

Employee Rate Change: 14%

Plan 3 - Premier Active: Rate Change

Employee Rate Change: 27%

Plan 4 - Standard PPO Retirees: Rate Change:

Retired Employee Rate Change: 22%

• Plan 5 - HDHP Retirees: Rate Change

o Retired Employee Rate Change by tier respectively: 18%

Plan 6 - Premier Retirees: Rate Change

Retired Employee Rate Change by tier respectively: 20%

Note: This scenario includes the recommended spread between the three plans offered. The rating offered in this scenario will help eliminate inertia to drive decisions in a more effective way to help with sustaining the health fund on a long-term basis.

All budget numbers are preliminary and subject to review of August claims to finalize Stop Loss quote.

	Sa	inta kosa 5 Pian Strate	gy Summary	
	3 Plan Lowest Rate & Plan Changes	3 Plan Moderate Rate Change	3 Plan Highest Rate Change Only	Recommended Strategy by Insurance Committee
Claim Cost < Pool Point	\$25,270,177.21	\$27,146,266.49	\$27,146,266.49	\$25,270,177.21
Total Fixed Expenses	\$4,297,880.00	\$4,297,880.00	\$4,297,880.00	\$4,297,880.00
Rates (expenses spread)	\$29,568,057.21	\$31,444,146.49	\$31,444,146.49	\$29,568,057.21
EE Contribs	\$8,176,161.49	\$8,643,828.09	\$8,971,553.48	\$8,334,742.69
Savings Acct Contribs	\$358,440.00	\$358,440.00	\$358,440.00	\$358,440.00
Net Plan Cost	\$21,750,335.72	\$23,158,758.40	\$22,831,033.00	\$21,591,754.52
Predicted Enrollments	1970	1970	1970	1970
Max. Claims Liability Funding Level	89%	96%	96%	96%
Finance Projected 2023 Budget***	\$21,790,845.00	\$21,790,845.00	\$21,790,845.00	\$21,790,845.00
Reserve/Deficit	\$40,509.28	-\$1,367,913.40	-\$1,040,188.00	\$199,090.48

^{*}As enrollment, and claims change, the allocation of expenses change to the Board and/or Employees

Overall Increase 10% 17% 18% 11%

^{**}In the first scenario, the claim cost below pooling point is lower due to plan design changes that would offset plan claims cost.

^{***} Includes 12% Funding Increase from the Board in 2023

^{****}August claims are needed in order to finalize the overall budget.

Santa Rosa Employee Rate Change Summary

	3 Plan Lov	vest Rate & Pla	n Changes	3 Plan N	od Rate Chang	ges Only	3 Plan IV	lajor Rate Chan	ges Only	3 Plan R	ecommended S	Strategy
	St	andard PPO Acti	ve	Sta	andard PPO Acti	ve	St	andard PPO Acti	ve	St	andard PPO Acti	ve
	2023	2022	Difference	2023	2022	Difference	2023	2022	Difference	2023	2022	Difference
EE [\$43.00	\$43.00	\$0.00	\$46.87	\$43.00	\$3.87	\$46.87	\$43.00	\$3.87	\$43.00	\$43.00	\$0.00
EE + Spouse	\$526.00	\$526.00	\$0.00	\$573.34	\$526.00	\$47.34	\$573.34	\$526.00	\$47.34	\$526.00	\$526.00	\$0.00
EE + Child(ren)	\$406.00	\$406.00	\$0.00	\$442.54	\$406.00	\$36.54	\$442.54	\$406.00	\$36.54	\$406.00	\$406.00	\$0.00
Family	\$689.00	\$689.00	\$0.00	\$751.01	\$689.00	\$62.01	\$751.01	\$689.00	\$62.01	\$689.00	\$689.00	\$0.00
2 EE Family	\$157.00	\$157.00	\$0.00	\$171.13	\$157.00	\$14.13	\$171.13	\$157.00	\$14.13	\$157.00	\$157.00	\$0.00
		HDHP Active			HDHP Active			HDHP Active			HDHP Active	
EE [\$112.56	\$107.00	\$5.56	\$118.77	\$107.00	\$11.77	\$118.77	\$107.00	\$11.77	\$112.56	\$107.00	\$5.56
EE + Spouse	\$589.12	\$560.00	\$29.12	\$621.60	\$560.00	\$61.60	\$659.34	\$560.00	\$99.34	\$589.12	\$560.00	\$29.12
EE + Child(ren)	\$456.57	\$434.00	\$22.57	\$481.74	\$434.00	\$47.74	\$508.92	\$434.00	\$74.92	\$456.57	\$434.00	\$22.57
Family	\$773.22	\$735.00	\$38.22	\$815.85	\$735.00	\$80.85	\$863.66	\$735.00	\$128.66	\$773.22	\$735.00	\$38.22
2 EE Family	\$441.00	\$420.00	\$21.00	\$462.00	\$420.00	\$42.00	\$483.00	\$420.00	\$63.00	\$441.00	\$420.00	\$21.00
	Pr	emier Plan Acti	ve	Premier Plan Active		Premier Plan Active			Premier Plan Active			
EE	\$163.30	\$142.00	\$21.30	\$170.40	\$142.00	\$28.40	\$170.40	\$142.00	\$28.40	\$170.40	\$142.00	\$28.40
EE + Spouse	\$662.40	\$576.00	\$86.40	\$691.20	\$576.00	\$115.20	\$745.34	\$576.00	\$169.34	\$691.20	\$576.00	\$115.20
EE + Child(ren)	\$512.90	\$446.00	\$66.90	\$535.20	\$446.00	\$89.20	\$575.30	\$446.00	\$129.30	\$535.20	\$446.00	\$89.20
Family	\$869.40	\$756.00	\$113.40	\$907.20	\$756.00	\$151.20	\$976.31	\$756.00	\$220.31	\$907.20	\$756.00	\$151.20
2 EE Family	\$632.50	\$550.00	\$82.50	\$660.00	\$550.00	\$110.00	\$709.50	\$550.00	\$159.50	\$660.00	\$550.00	\$110.00
	Sta	ndard PPO Retir	ees	Star	ndard PPO Retir	ees	Sta	ndard PPO Retir	ees	Sta	ndard PPO Retir	ees
EE [\$789.79	\$724.00	\$65.79	\$825.43	\$724.00	\$101.43	\$825.43	\$724.00	\$101.43	\$789.79	\$724.00	\$65.79
EE + Spouse	\$1,737.54	\$1,504.00	\$233.54	\$1,815.94	\$1,504.00	\$311.94	\$1,815.94	\$1,504.00	\$311.94	\$1,737.54	\$1,504.00	\$233.54
EE + Child(ren)	\$1,421.62	\$1,159.00	\$262.62	\$1,485.77	\$1,159.00	\$326.77	\$1,485.77	\$1,159.00	\$326.77	\$1,421.62	\$1,159.00	\$262.62
Family	\$2,369.37	\$1,968.00	\$401.37	\$2,476.29	\$1,968.00	\$508.29	\$2,476.29	\$1,968.00	\$508.29	\$2,369.37	\$1,968.00	\$401.37
		HDHP Retirees			HDHP Retirees			HDHP Retirees			HDHP Retirees	
EE [\$795.62	\$767.00	\$28.62	\$849.76	\$767.00	\$82.76	\$849.76	\$767.00	\$82.76	\$795.62	\$767.00	\$28.62
EE + Spouse	\$1,750.37	\$1,600.00	\$150.37	\$1,869.46	\$1,600.00	\$269.46	\$1,869.46	\$1,600.00	\$269.46	\$1,750.37	\$1,600.00	\$150.37
EE + Child(ren)	\$1,432.12	\$1,239.00	\$193.12	\$1,529.56	\$1,239.00	\$290.56	\$1,529.56	\$1,239.00	\$290.56	\$1,432.12	\$1,239.00	\$193.12
Family	\$2,386.87	\$2,099.00	\$287.87	\$2,549.27	\$2,099.00	\$450.27	\$2,549.27	\$2,099.00	\$450.27	\$2,386.87	\$2,099.00	\$287.87
	Pre	mier Plan Retir	ees	Pre	mier Plan Retir	ees	Pre	emier Plan Retire	ees	Pre	emier Plan Retire	ees
EE [\$827.51	\$788.00	\$39.51	888.08	\$788.00	\$100.08	\$888.08	\$788.00	\$100.08	\$827.51	\$788.00	\$39.51
EE + Spouse	\$1,820.52	\$1,645.00	\$175.52	1,953.77	\$1,645.00	\$308.77	\$1,953.77	\$1,645.00	\$308.77	\$1,820.52	\$1,645.00	\$175.52
EE + Child(ren)	\$1,489.52	\$1,275.00	\$214.52	1,598.54	\$1,275.00	\$323.54	\$1,598.54	\$1,275.00	\$323.54	\$1,489.52	\$1,275.00	\$214.52
Family	\$2,482.53	\$2,162.00	\$320.53	2,664.23	\$2,162.00	\$502.23	\$2,664.23	\$2,162.00	\$502.23	\$2,482.53	\$2,162.00	\$320.53

^{*}As enrollment, and claims change, the allocation of expenses change to the Board and/or Employees

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Experience i	pased budget rat	es						3 Plan Low	est kate	and Plan Ch	anges	
Projection Year E	xpenses											
	HM	Admin	Wellness									
Pooling	SL - Illustrative	Fl Blue	Incentives									
Point	PEPM	PEPM	Expense									
175,000	122.45	44.55	350,000									
Detail budget rat	es											
	Change to employees											
Tier Rates	Claim Cost < Pool	Expenses	Tier Ratios	Rates (expenses	EE Contribs	EE Contrib % of	Savings Acct	Net Plan Cost	Predicted	Current EE Rate	Difference	% Change
	Point	•		spread)		Rates	Contribs		Enrollments		Difference	
EE	672.45	117.34	1.00	789.79	43.00	5.4%	-	746.79	460	43.00	-	0%
EE+Sp	1,479.40	258.14	2.20	1,737.54	526.00	30.3%	-	1,211.54	11 23	526.00	-	0% 0%
EE+CH(s) EE+Fam	1,210.41 2,017.36	211.20 352.01	1.80 3.00	1,421.62 2,369.37	406.00 689.00	28.6% 29.1%		1,015.62 1,680.37	123	406.00 689.00	-	0%
2 EE Family	2,017.30	332.01	3.00	2,369.37	157.00	6.6%		2,212.37	123	157.00	_	0%
Total	7,218,913	1,259,626	3.00	8,478,539	1,435,812	20.0%	-	7,042,727	617	137.00		-
	7,210,510	1,233,020		0,170,000	1,100,011	2010/0		7,012,727	017			
Plan 2												
HDHP Plan Activ	res - with OOP Change t		ate Change	Pates (ovnenses		EE Contrib % of	Covings Asst		Dradistad			
Tier Rates	Claim Cost < Pool Point	Total Fixed Expenses	Tier Ratios	Rates (expenses spread)	EE Contribs	EE Contrib % of Rates	Savings Acct Contribs	Net Plan Cost	Predicted Enrollments	Current EE Rate	Difference	% Change
EE	678.29	117.34	1.00	795.62	112.56	14.1%	40.00	723.06	292	107.00	5.56	5%
EE+Sp	1,492.23	258.14	2.20	1,750.37	589.12	33.7%	85.00	1,246.25	45	560.00	29.12	5%
EE+CH(s)	1,220.92	211.20	1.80	1,432.12	456.57	31.9%	85.00	1,060.55	62	434.00	22.57	5%
EE+Fam	2,034.86	352.01	3.00	2,386.87	773.22	32.4%	85.00	1,698.65	107	735.00	38.22	5%
2 EE Family	-	-	3.00	2,386.87	441.00	18.5%	-	1,945.87	-	420.00	21.00	5%
Total	6,703,646	1,159,656		7,863,302	2,045,050	26.1%	358,440	6,176,692	506		Average =	5%
Plan 3												
	tives - with Moderate C	OOP Change and Ra	ite Change to e	mnlovees								
	Claim Cost < Pool	Total Fixed		Rates (expenses		EE Contrib % of	Savings Acct		Predicted			
Tier Rates	Point	Expenses	Tier Ratios	spread)	EE Contribs	Rates	Contribs	Net Plan Cost	Enrollments	Current EE Rate	Difference	% Change
EE	710.17	117.34	1.00	827.51	163.30	19.7%	-	664.21	417	142.00	21.30	15%
EE+Sp	1,562.38	258.14	2.20	1,820.52	662.40	36.4%	-	1,158.12	87	576.00	86.40	15%
EE+CH(s)	1,278.31	211.20	1.80	1,489.52	512.90	34.4%	-	976.62	100	446.00	66.90	15%
EE+Fam	2,130.52	352.01	3.00	2,482.53	869.40	35.0%	-	1,613.13	146	756.00	113.40	15%
2 EE Family		-	3.00	2,482.53	632.50	25.5%	-	1,850.03		550.00	82.50	15%
Total	10,451,472	1,726,812		12,178,284	3,647,368	30.2%	-	8,530,916	750		Average =	15%
Plan 4												
Standard Plan R	etirees - with Rate Cha											
Tier Rates	Claim Cost < Pool	Total Fixed	Tier Ratios	Rates (expenses	EE Contribs	EE Contrib % of	Savings Acct	Net Plan Cost	Predicted	Current EE Rate	Difference	% Change
EE	Point 672.45	Expenses 117.34	1.00	spread) 789.79	789.79	Rates 100.0%	Contribs		Enrollments 26	724.00	65.79	9%
EE+Sp	1,479.40	258.14	2.20	1,737.54	1,737.54	100.0%			20	1,504.00	233.54	16%
EE+CH(s)	1,210.41	211.20	1.80	1,421.62	1,421.62	100.0%		-	1	1,159.00	262.62	23%
Family	2,017.36	352.01	3.00	2,369.37	2,369.37	100.0%			-	1,968.00	401.37	20%
Total	259,836	45,339		305,174	305,174	100.0%	-		29		Average =	17%
Plan 5												
	ees - with OOP Change	e to 2022 HDHP MA	X and Rate Inc	rease								
	Claim Cost < Pool	Total Fixed		Rates (expenses		EE Contrib % of	Savings Acct		Predicted			
Tier Rates	Point	Expenses	Tier Ratios	spread)	EE Contribs	Rates	Contribs	Net Plan Cost	Enrollments	Current EE Rate	Difference	% Change
EE	678.29	117.34	1.00	795.62	795.62	100%	-	-	19	767.00	28.62	4%
EE+Sp	1,492.23	258.14	2.20	1,750.37	1,750.37	100%	-	-	-	1,600.00	150.37	9%
EE+CH(s)	1,220.92	211.20	1.80	1,432.12	1,432.12	100%	-	-	1	1,239.00	193.12	16%
EE+Fam	2,034.86	352.01	3.00	2,386.87	2,386.87	100%	-		-	2,099.00	287.87	14%
Total	169,300	29,287		198,588	198,588	100%	-	-	20		Average =	11%
Plan 6												
	tirees - Moderate OOP	Change and Rate I	ncrease									
Tier Rates	Claim Cost < Pool	Total Fixed	Tier Ratios	Rates (expenses	EE Contribs	EE Contrib % of	Savings Acct	Net Plan Cost	Predicted	Current EE Rate	Difference	% Change
	Point	Expenses		spread)		Rates	Contribs	rect riail Cost	Enrollments			_
EE	710.17	117.34	1.00	827.51	827.51	100%	-	-	42	788.00	39.51	5%
EE+Sp	1,562.38	258.14	2.20	1,820.52	1,820.52	100%	-	-	5		175.52	11%
EE+CH(s)	1,278.31 2,130.52	211.20	1.80	1,489.52 2,482.53	1,489.52	100%	-		1	1,275.00	214.52	17%
EE+Fam	2,130.32	352.01	3.00	2,482.33	2,482.53	100%	-			2,162.00	320.53	15%

467,010

\$25,270,177.21

Total

77,160

\$4,297,880.00

544,170

\$29,568,057.21

544,170

100%

\$358,440.00

\$21,750,335.72

10%

12%

Average =

	based budget rat	'AC						Session: SR 2	023 Rudge	et Moderate	Rate Chan	σeς.
		.63						3e331011. 31t 2	.023 Duugi	et Moderate	nate chan	iges
Projection Year Pooling Point	HM SL - Illustrative PEPM	Admin Fl Blue PEPM	Wellness Incentive Expense									
175,000	122.45	44.55	350,000									
,		44.55	330,000									
Detail budget rat Plan 1	tes											
23 Standard Plan	n Actives											
	Claim Cost < Pool	Expenses	Tier Ratios	Rates (expenses	EE Contribs	EE Contrib % of	Savings Acct	Net Plan Cost	Predicted	Current EE Rate	Difference	% Change
Tier Rates	Point	•		spread)		Rates	Contribs		Enrollments			_
EE EE+Sp	708.09 1,557.80	117.34 258.14	1.00 2.20	825.43 1,815.94	46.87 573.34	5.7% 31.6%		778.56 1.242.60	460 11	43.00 526.00	3.87 47.34	9% 9%
EE+CH(s)	1,274.57	211.20	1.80	1,485.77	442.54	29.8%	-	1,043.23	23		36.54	9%
EE+Fam	2,124.28	352.01	3.00	2,476.29	751.01	30.3%	-	1,725.28	123	689.00	62.01	9%
2 EE Family	-	-	3.00	2,476.29	171.13	6.9%	-	2,305.16	-	157.00	14.13	9%
Total	7,601,515	1,259,626		8,861,142	1,565,035	20.9%	-	7,296,107	617			9%
Plan 2												
23 HDHP Plan Ad	ctives											
Ties Det -	Claim Cost < Pool	Total Fixed	Tier Ratios	Rates (expenses	EE Contribs	EE Contrib % of	Savings Acct	Net Plan Cost	Predicted	Current EE Rate	Difference	% Change
Tier Rates EE	Point 732.42	Expenses 117.34	1.00	spread) 849.76	118.77	Rates 14.0%	Contribs 40.00	770.99	Enrollments 292	107.00	11.77	10%
EE+Sp	1,611.32	258.14	2.20	1,869.46	621.60	33.3%	85.00	1,332.86	45	560.00	61.60	10%
EE+CH(s)	1,318.36	211.20	1.80	1,529.56	481.74	31.5%	85.00	1,132.82	62	434.00	47.74	10%
EE+Fam	2,197.26	352.01	3.00	2,549.27	815.85	32.0%	85.00	1,818.42	107	735.00	80.85	10%
2 EE Family		-	3.00	2,549.27	462.00	18.1%	85.00	2,087.27	-	420.00	42.00	9%
Total	7,238,653	1,159,656		8,398,309	2,157,800	25.8%	358,440	6,598,949	506			10%
Plan 3												
23 Premier Plan												
	Claim Cost < Pool	Total Fixed	Tier Ratios	Rates (expenses	EE Contribs	EE Contrib % of	Savings Acct	Net Plan Cost	Predicted	Current EE Rate	Difference	% Change
Tier Rates EE	Point 770.74	Expenses 117.34	1.00	spread) 888.08	170.40	Rates 19.2%	Contribs	717.68	Enrollments 417	142.00	28.40	20%
EE+Sp	1,695.63	258.14	2.20	1,953.77	691.20	35.4%	_	1,262.57	87	576.00	115.20	20%
EE+CH(s)	1,387.33	211.20	1.80	1,598.54	535.20	33.5%	-	1,063.34	100	446.00	89.20	20%
EE+Fam	2,312.22	352.01	3.00	2,664.23	907.20	34.1%	-	1,757.03	146	756.00	151.20	20%
2 EE Family	-	-	3.00	2,664.23	660.00	24.8%	-	2,004.23	-	550.00	110.00	20%
Total	11,342,840	1,726,812		13,069,651	3,805,949	29.4%	-	9,263,702	750			20%
Plan 4												
22.01 1.01	n nucCE Boituges											
23 Standard Plan	n preos keitrees											
	Claim Cost < Pool	Total Fixed	Tier Ratios	Rates (expenses	EE Contribs	EE Contrib % of	Savings Acct	Net Plan Cost	Predicted	Current EE Rate	Difference	% Change
Tier Rates	Claim Cost < Pool Point	Expenses	Tier Ratios	spread)	EE Contribs	Rates	Savings Acct Contribs	Net Plan Cost	Enrollments	Current EE Rate		
Tier Rates EE	Claim Cost < Pool Point 708.09	Expenses 117.34	1.00	spread) 825.43	825.43	Rates 100%	_	Net Plan Cost -	Enrollments 26	724.00	101.43	14%
Tier Rates	Claim Cost < Pool Point	Expenses		spread)		Rates	_	Net Plan Cost	Enrollments	724.00 1,504.00		
Tier Rates EE EE+Sp EE+CH(s) EE+Fam	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28	Expenses 117.34 258.14 211.20 352.01	1.00 2.20	spread) 825.43 1,815.94 1,485.77 2,476.29	825.43 1,815.94 1,485.77 2,476.29	Rates 100% 100% 100% 100%	_	Net Plan Cost	26 2 1	724.00 1,504.00	101.43 311.94	14% 21% 28% 26%
Tier Rates EE EE+Sp EE+CH(s)	Claim Cost < Pool Point 708.09 1,557.80 1,274.57	Expenses 117.34 258.14 211.20	1.00 2.20 1.80	spread) 825.43 1,815.94 1,485.77	825.43 1,815.94 1,485.77	Rates 100% 100% 100%	_	Net Plan Cost	Enrollments 26 2 1	724.00 1,504.00 1,159.00	101.43 311.94 326.77	14% 21% 28%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28	Expenses 117.34 258.14 211.20 352.01	1.00 2.20 1.80	spread) 825.43 1,815.94 1,485.77 2,476.29	825.43 1,815.94 1,485.77 2,476.29	Rates 100% 100% 100% 100%	Contribs	- - -	26 2 1	724.00 1,504.00 1,159.00	101.43 311.94 326.77	21% 28% 26%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607	Expenses 117.34 258.14 211.20 352.01	1.00 2.20 1.80	spread) 825.43 1,815.94 1,485.77 2,476.29	825.43 1,815.94 1,485.77 2,476.29	Rates 100% 100% 100% 100%	Contribs	- - -	26 2 1	724.00 1,504.00 1,159.00	101.43 311.94 326.77	14% 21% 28% 26%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 f	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool	117.34 258.14 211.20 352.01 45,339	1.00 2.20 1.80 3.00	spread) 825.43 1,815.94 1,485.77 2,476.29 318,946	825.43 1,815.94 1,485.77 2,476.29 318,946	Rates 100% 100% 100% 100% 100% EE Contrib % of	Contribs Savings Acct	: : :	Enrollments 26 2 1 - 29 Predicted	724.00 1,504.00 1,159.00 1,968.00	101.43 311.94 326.77 508.29	14% 21% 28% 26% 22%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 I	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool Point	117.34 258.14 211.20 352.01 45,339 Total Fixed Expenses	1.00 2.20 1.80 3.00	spread) 825.43 1,815.94 1,485.77 2,476.29 318,946 Rates (expenses spread)	825.43 1,815.94 1,485.77 2,476.29 318,946	Rates 100% 100% 100% 100% 100%	Contribs	- - -	Enrollments 26 2 1 - 29 Predicted Enrollments	724.00 1,504.00 1,159.00 1,968.00	101.43 311.94 326.77 508.29	14% 21% 28% 26% 22%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 I	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool Point 732.42	117.34 258.14 211.20 352.01 45,339 Total Fixed Expenses 117.34	1.00 2.20 1.80 3.00 Tier Ratios 1.00	spread) 825.43 1,815.94 1,485.77 2,476.29 318,946 Rates (expenses spread) 849.76	825.43 1,815.94 1,485.77 2,476.29 318,946 EE Contribs 849.76	Rates 100% 100% 100% 100% 100% EE Contrib % of Rates 100%	Contribs Savings Acct	: : :	Enrollments 26 2 1 - 29 Predicted	724.00 1,504.00 1,159.00 1,968.00 Current EE Rate 767.00	101.43 311.94 326.77 508.29 Difference 82.76	14% 21% 28% 26% 22% % Change
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 I	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool Point	117.34 258.14 211.20 352.01 45,339 Total Fixed Expenses	1.00 2.20 1.80 3.00	spread) 825.43 1,815.94 1,485.77 2,476.29 318,946 Rates (expenses spread)	825.43 1,815.94 1,485.77 2,476.29 318,946	Rates 100% 100% 100% 100% 100%	Contribs Savings Acct	: : :	Enrollments 26 2 1 - 29 Predicted Enrollments 19	724.00 1,504.00 1,159.00 1,968.00 Current EE Rate 767.00 1,600.00	101.43 311.94 326.77 508.29	14% 21% 28% 26% 22%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 F Tier Rates EE EE+Sp	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool Point 732.42 1,611.32	117.34 258.14 211.20 352.01 45,339 Total Fixed Expenses 117.34 258.14	1.00 2.20 1.80 3.00 Tier Ratios 1.00 2.20	spread) 825.43 1,815.94 1,485.77 2,476.29 318,946 Rates (expenses spread) 849.76 1,869.46	825.43 1,815.94 1,485.77 2,476.29 318,946 EE Contribs 849.76 1,869.46	Rates 100% 100% 100% 100% 100% EE Contrib % of Rates 100% 100%	Contribs Savings Acct	: : :	Enrollments 26 2 1 - 29 Predicted Enrollments 19	724.00 1,504.00 1,159.00 1,968.00 Current EE Rate 767.00 1,600.00	101.43 311.94 326.77 508.29 Difference 82.76 269.46	14% 21% 28% 26% 22% % Change 11% 17%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 I Tier Rates EE EE+Sp EE+CH(s)	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool Point 732.42 1,611.32 1,318.36	117.34 258.14 211.20 352.01 45,339 Total Fixed Expenses 117.34 258.14 211.20	1.00 2.20 1.80 3.00 Tier Ratios 1.00 2.20 1.80	spread) 825.43 1,815.94 1,485.77 2,476.29 318,946 Rates (expenses spread) 849.76 1,869.46 1,529.56	825.43 1,815.94 1,485.77 2,476.29 318,946 EE Contribs 849.76 1,869.46 1,529.56	Rates 100% 100% 100% 100% 100% Took 100% EE Contrib % of Rates 100% 100% 100%	Contribs Savings Acct	: : :	Enrollments 26 2 1 - 29 Predicted Enrollments 19	724.00 1,504.00 1,159.00 1,968.00 Current EE Rate 767.00 1,600.00 1,239.00 2,099.00	101.43 311.94 326.77 508.29 Difference 82.76 269.46 290.56	14% 21% 28% 26% 22% % Change 11% 17% 23%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 I Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool Point 732.42 1,611.32 1,318.36 2,197.26	117.34 258.14 211.20 352.01 45,339 Total Fixed Expenses 117.34 258.14 211.20 352.01	1.00 2.20 1.80 3.00 Tier Ratios 1.00 2.20 1.80	Rates (expenses spread) 849.76 1,869.46 1,529.56 2,549.27	825.43 1,815.94 1,485.77 2,476.29 318,946 EE Contribs 849.76 1,869.46 1,529.56 2,549.27	Rates 100% 100% 100% 100% 100% EE Contrib % of Rates 100% 100% 100%	Contribs Savings Acct Contribs	: : :	Enrollments 26 2 1 - 29 Predicted Enrollments 19 - 1	724.00 1,504.00 1,159.00 1,968.00 Current EE Rate 767.00 1,600.00 1,239.00 2,099.00	101.43 311.94 326.77 508.29 Difference 82.76 269.46 290.56	14% 21% 28% 26% 22% % Change 11% 17% 23% 21%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 f Tier Rates EE EE+Sp EE+CH(s) EE+Fam	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool Point 732.42 1,611.32 1,318.36 2,197.26 182,812	117.34 258.14 211.20 352.01 45,339 Total Fixed Expenses 117.34 258.14 211.20 352.01	1.00 2.20 1.80 3.00 Tier Ratios 1.00 2.20 1.80	Rates (expenses spread) 849.76 1,869.46 1,529.56 2,549.27	825.43 1,815.94 1,485.77 2,476.29 318,946 EE Contribs 849.76 1,869.46 1,529.56 2,549.27	Rates 100% 100% 100% 100% 100% EE Contrib % of Rates 100% 100% 100%	Contribs Savings Acct Contribs	: : :	Enrollments 26 2 1 - 29 Predicted Enrollments 19 - 1	724.00 1,504.00 1,159.00 1,968.00 Current EE Rate 767.00 1,600.00 1,239.00 2,099.00	101.43 311.94 326.77 508.29 Difference 82.76 269.46 290.56	14% 21% 28% 26% 22% % Change 11% 17% 23% 21%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 f Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 6 23 Premier Plan	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool Point 732.42 1,611.32 1,318.36 2,197.26 182,812 pre65 Retirees Claim Cost < Pool	Total Fixed Expenses 117.34 258.14 211.20 352.01 45,339 Total Fixed Expenses 117.34 258.14 211.20 352.01 29,287	1.00 2.20 1.80 3.00 Tier Ratios 1.00 2.20 1.80 3.00	spread) 825.43 1,815.94 1,485.77 2,476.29 318,946 Rates (expenses spread) 849.76 1,869.46 1,529.56 2,549.27 212,099 Rates (expenses	825.43 1,815.94 1,485.77 2,476.29 318,946 EE Contribs 849.76 1,869.46 1,529.56 2,549.27 212,099	Rates 100% 100% 100% 100% 100% EE Contrib % of Rates 100% 100% 100% 100% EE Contrib % of	Contribs Savings Acct Contribs Savings Acct	Net Plan Cost	Predicted Enrollments Predicted Enrollments 20 Predicted Enrollments 19 20 Predicted Enrollments	724.00 1,504.00 1,159.00 1,968.00 Current EE Rate 767.00 1,600.00 1,239.00 2,099.00	101.43 311.94 326.77 508.29 Difference 82.76 269.46 290.56 450.27	14% 21% 28% 26% 22% % Change 11% 17% 23% 21%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 F Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 6 23 Premier Plan Tier Rates	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool Point 732.42 1,611.32 1,318.36 2,197.26 182,812 pre65 Retirees Claim Cost < Pool Point	Total Fixed Expenses 117.34 258.14 211.20 352.01 45,339 Total Fixed Expenses 117.34 258.14 211.20 352.01 29,287 Total Fixed Expenses	1.00 2.20 1.80 3.00 Tier Ratios 1.00 2.20 1.80 3.00	spread) 825.43 1,815.94 1,485.77 2,476.29 318,946 Rates (expenses spread) 849.76 1,869.46 1,529.56 2,549.27 212,099 Rates (expenses spread)	825.43 1,815.94 1,485.77 2,476.29 318,946 EE Contribs 849.76 1,869.46 1,529.56 2,549.27 212,099	Rates 100% 100% 100% 100% 100% EE Contrib % of Rates 100% 100% 100% 100% EE Contrib % of Rates	Contribs Savings Acct Contribs	: : :	Predicted Enrollments 29 Predicted Enrollments 19 20 Predicted Enrollments	724.00 1,504.00 1,159.00 1,968.00 Current EE Rate 767.00 1,600.00 1,239.00 2,099.00	101.43 311.94 326.77 508.29 Difference 82.76 269.46 290.56 450.27	14% 21% 28% 26% 22% % Chang 11% 17% 23% 21% ** Chang
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 I Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 6 23 Premier Plan Tier Rates EE	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool Point 732.42 1,611.32 1,318.36 2,197.26 182,812 pre65 Retirees Claim Cost < Pool Point 770.74	Total Fixed Expenses 117.34 258.14 211.20 352.01 45,339 Total Fixed Expenses 117.34 258.14 211.20 352.01 29,287 Total Fixed Expenses 117.34	1.00 2.20 1.80 3.00 Tier Ratios 1.00 2.20 1.80 3.00 Tier Ratios	Rates (expenses spread) 8,815,94 1,815,94 1,485,77 2,476,29 318,946 Rates (expenses spread) 8,49,76 1,869,46 1,529,56 2,549,27 212,099 Rates (expenses spread) 8,88,08	825.43 1,815.94 1,485.77 2,476.29 318,946 EE Contribs 849.76 1,869.46 1,529.56 2,549.27 212,099 EE Contribs 888.08	Rates 100% 100% 100% 100% 100% EE Contrib % of Rates 100% 100% 100% 100% EE Contrib % of Rates 100%	Contribs Savings Acct Contribs Savings Acct	Net Plan Cost	Predicted Enrollments 26 2 1 - 29 Predicted Enrollments 19 - 1 - 20 Predicted Enrollments 42	724.00 1,504.00 1,159.00 1,968.00 Current EE Rate 767.00 1,600.00 1,239.00 2,099.00 Current EE Rate 788.00	101.43 311.94 326.77 508.29 Difference 82.76 269.46 290.56 450.27	14% 21% 28% 26% 22% % Change 11% 17% 23% 21% 18%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 F Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 6 23 Premier Plan Tier Rates EE EE+Sp	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool Point 732.42 1,611.32 1,318.36 2,197.26 182,812 pre65 Retirees Claim Cost < Pool Point 770.74 1,695.63	Total Fixed Expenses 117.34 258.14 211.20 352.01 45,339 Total Fixed Expenses 117.34 258.14 211.20 352.01 29,287 Total Fixed Expenses 117.34 258.14 211.20 352.01 29,287 Total Fixed Expenses 117.34 258.14	1.00 2.20 1.80 3.00 Tier Ratios 1.00 2.20 1.80 3.00 Tier Ratios 1.00 2.20	spread) 825.43 1,815.94 1,485.77 2,476.29 318,946 Rates (expenses spread) 849.76 1,869.46 1,529.56 2,549.27 212,099 Rates (expenses spread) 888.08 1,953.77	825.43 1,815.94 1,485.77 2,476.29 318,946 EE Contribs 849.76 1,869.46 1,529.56 2,549.27 212,099 EE Contribs 888.08 1,953.77	Rates 100% 100% 100% 100% 100% EE Contrib % of Rates 100% 100% 100% EE Contrib % of Rates 100% 100%	Contribs Savings Acct Contribs Savings Acct	Net Plan Cost	Predicted Enrollments 19 - 20 Predicted Enrollments 19 - 20 Predicted Enrollments 5	724.00 1,504.00 1,159.00 1,968.00 Current EE Rate 767.00 1,600.00 1,239.00 2,099.00 Current EE Rate 788.00 1,645.00	101.43 311.94 326.77 508.29 Difference 82.76 269.46 290.56 450.27 Difference 100.08 308.77	14% 21% 28% 26% 22% % Change 11% 17% 23% 21% 18% % Change 13% 19%
Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 5 23 HDHP pre65 I Tier Rates EE EE+Sp EE+CH(s) EE+Fam Total Plan 6 23 Premier Plan Tier Rates EE	Claim Cost < Pool Point 708.09 1,557.80 1,274.57 2,124.28 273,607 Retirees Claim Cost < Pool Point 732.42 1,611.32 1,318.36 2,197.26 182,812 pre65 Retirees Claim Cost < Pool Point 770.74	Total Fixed Expenses 117.34 258.14 211.20 352.01 45,339 Total Fixed Expenses 117.34 258.14 211.20 352.01 29,287 Total Fixed Expenses 117.34	1.00 2.20 1.80 3.00 Tier Ratios 1.00 2.20 1.80 3.00 Tier Ratios	Rates (expenses spread) 8,815,94 1,815,94 1,485,77 2,476,29 318,946 Rates (expenses spread) 8,49,76 1,869,46 1,529,56 2,549,27 212,099 Rates (expenses spread) 8,88,08	825.43 1,815.94 1,485.77 2,476.29 318,946 EE Contribs 849.76 1,869.46 1,529.56 2,549.27 212,099 EE Contribs 888.08	Rates 100% 100% 100% 100% 100% EE Contrib % of Rates 100% 100% 100% 100% EE Contrib % of Rates 100%	Contribs Savings Acct Contribs Savings Acct	Net Plan Cost	Predicted Enrollments 26 2 1 - 29 Predicted Enrollments 19 - 1 - 20 Predicted Enrollments 42	724.00 1,504.00 1,159.00 1,968.00 Current EE Rate 767.00 1,600.00 1,239.00 2,099.00 Current EE Rate 788.00 1,645.00	101.43 311.94 326.77 508.29 Difference 82.76 269.46 290.56 450.27	14% 21% 28% 26% 22% % Change 11% 17% 23% 21% 18%

Experience b	pased budget rates	3						Session: SR 2	023 Budge	t Major Rate	Change:	s
Projection Yea	ar Expenses											
Pooling Point	HM SL - Illustrative PEPM	Admin Fl Blue PEPM	Wellness Incentives Risk - Annual									
175,000	122.45	44.55	350,000									
Plan 1												
23 Standard Plan												
	Claim Cost < Pool Point	Expenses	Tier Ratios	Rates (expenses spread)	EE Contribs	EE Contrib % of Rates	Savings Acct Contribs	Net Plan Cost	Predicted Enrollments	Current EE Rate	Difference	% Change
Tier Rates EE	708.09	117.34	1.00	825.43	46.87	6%	-	778.56	460	43.00	3.87	9%
EE+Sp	1,557.80	258.14	2.20	1,815.94	573.34	32%	-	1,242.60	11	526.00	47.34	9%
EE+CH(s)	1,274.57	211.20	1.80	1,485.77	442.54	30%	-	1,043.23	23	406.00	36.54	9%
EE+Fam	2,124.28	352.01	3.00	2,476.29	751.01	30%	-	1,725.28	123	689.00	62.01	9%
2 EE Family	-	-	3.00	2,476.29	171.13	7%	-	2,305.16	-	157.00	14.13	9%
Total	7,601,515	1,259,626		8,861,142	1,565,035	21%	-	7,296,107	617			9%
Plan 2 23 HDHP Plan Ac	ctives											
Tier Rates	Claim Cost < Pool Point	Total Fixed Expenses	Tier Ratios	Rates (expenses spread)	EE Contribs	EE Contrib % of Rates	Savings Acct Contribs	Net Plan Cost	Predicted Enrollments	Current EE Rate	Difference	% Change
EE	732.42	117.34	1.00	849.76	118.77	14%	40.00	770.99	292	107.00	11.77	10%
EE+Sp	1,611.32	258.14	2.20	1,869.46	659.34	35%	85.00	1,295.12	45	560.00	99.34	15%
EE+CH(s)	1,318.36	211.20	1.80	1,529.56	508.92	33%	85.00	1,105.64	62	434.00	74.92	15%
EE+Fam	2,197.26	352.01	3.00 3.00	2,549.27	863.66 483.00	34% 19%	85.00	1,770.61	107	735.00 420.00	128.66 63.00	15%
2 EE Family Total	7,238,653	1,159,656	3.00	2,549.27 8,398,309	2,259,793	27%	85.00 358,440	2,066.27 6,496,957	506	420.00	63.00	13% 14%
	7,230,033	1,133,030		0,330,303	2,233,733	2770	330,440	0,430,337	300			1470
Plan 3 23 Premier Plan	A setting a											
23 Premier Plan												
Tier Rates	Claim Cost < Pool Point	Total Fixed Expenses	Tier Ratios	Rates (expenses spread)	EE Contribs	EE Contrib % of Rates	Savings Acct Contribs	Net Plan Cost	Predicted Enrollments	Current EE Rate	Difference	% Change
EE	770.74	117.34	1.00	888.08	170.40	19%	-	717.68	417	142.00	28.40	20%
EE+Sp	1,695.63	258.14	2.20	1,953.77	745.34	38%	-	1,208.43	87	576.00	169.34	29%
EE+CH(s)	1,387.33	211.20	1.80	1,598.54	575.30	36%	-	1,023.24	100	446.00	129.30	29%
EE+Fam	2,312.22	352.01	3.00	2,664.23	976.31	37%	-	1,687.92	146	756.00	220.31	29%
2 EE Family Total	11,342,840	4 726 042	3.00	2,664.23	709.50	27% 31%	-	1,954.73	750	550.00	159.50	29% 27%
	11,342,840	1,726,812		13,069,651	4,031,681	31%	-	9,037,970	/50			21%
Plan 4												
23 Standard Plan	•											
Tier Rates	Claim Cost < Pool Point	Total Fixed Expenses	Tier Ratios	Rates (expenses spread)	EE Contribs	EE Contrib % of Rates	Savings Acct Contribs	Net Plan Cost	Predicted Enrollments	Current EE Rate	Difference	% Change
EE	708.09	117.34	1.00	825.43	825.43	100%	-	-	26	724.00	101.43	14%
EE+Sp	1,557.80	258.14	2.20	1,815.94	1,815.94	100%	-	-	2	1,504.00	311.94	21%
EE+CH(s)	1,274.57	211.20	1.80	1,485.77	1,485.77	100%	-	-	1	1,159.00	326.77	28%
EE+Fam	2,124.28	352.01	3.00	2,476.29	2,476.29	100%	-	-	-	1,968.00	508.29	26%
Total	273,607	45,339		318,946	318,946	100%	-	-	29			22%
Plan 5 23 HDHP pre65 F	Retirees											
Tier Rates	Claim Cost < Pool Point	Total Fixed Expenses	Tier Ratios	Rates (expenses spread)	EE Contribs	EE Contrib % of Rates	Savings Acct Contribs	Net Plan Cost	Predicted Enrollments	Current EE Rate	Difference	% Change
EE	732.42	117.34	1.00	849.76	849.76	100.0%	_	_	19	767.00	82.76	11%
EE+Sp	1,611.32	258.14	2.20	1,869.46	1,869.46	100.0%	-	-	-	1,600.00	269.46	17%
EE+CH(s)	1,318.36	211.20	1.80	1,529.56	1,529.56	100.0%	-	-	1	1,239.00	290.56	23%
EE+Fam	2,197.26	352.01	3.00	2,549.27	2,549.27	100.0%	-	-	-	2,099.00	450.27	21%
Total	182,812	29,287		212,099	212,099	102.9%	-	-	20			18%
Plan 6 23 Premier Plan	pre65 Retirees											
231 1 1311	Claim Cost < Pool	Total Fixed		Rates (expenses		EE Contrib % of	Savings Acct		Predicted			
Tier Rates	Point	Expenses	Tier Ratios	spread)	EE Contribs	Rates	Contribs	Net Plan Cost	Enrollments	Current EE Rate	Difference	% Change
EE EE	770.74	117.34	1.00	888.08	888.08	100.0%	_	_	42	788.00	100.08	13%
EE+Sp	1,695.63	258.14	2.20	1,953.77	1,953.77	100.0%	-	_	5	1,645.00	308.77	19%
EE+CH(s)	1,387.33	211.20	1.80	1,598.54	1,598.54	100.0%	-	-	1	1,275.00	323.54	25%
EE+Fam	2,312.22	352.01	3.00	2,664.23	2,664.23	100.0%	-	-	-	2,162.00	502.23	23%
Total	506,839	77,160		583,999	583,999		-	-	48			20%
Total	\$27,146,266.49	\$4,297,880.00		\$31,444,146.49	\$8,971,553.48		\$358,440.00	\$22,831,033.00	1970			18%

Experience based								Session: SR 2023 B	udget Recommende	ed Changes		
	HM	Admin	Wellness									
Pooling	SL - Illustrative	Fl Blue	Incentives									
Point	PEPM	PEPM 44.55	Expense									
175,000	122.45	44.55	350,000									
Detail budget rates												
	ves - No Plan or Rate Cha	inge to employees										
	Claim Cost < Pool			Rates (expenses		EE Contrib % of	Savings Acct		Predicted			
Tier Rates	Point	Expenses	Tier Ratios	spread)	EE Contribs	Rates	Contribs	Net Plan Cost	Enrollments	Current EE Rate	Difference	% Change
E	672.45	117.34	1.00	789.79	43.00	5.4%	-	746.79	460	43.00	-	(
E+Sp	1,479.40	258.14	2.20	1,737.54	526.00	30.3%	-	1,211.54	11	526.00	-	(
E+CH(s)	1,210.41	211.20	1.80	1,421.62	406.00	28.6%	-	1,015.62	23	406.00	-	(
EE+Fam	2,017.36	352.01	3.00	2,369.37	689.00	29.1%	-	1,680.37	123	689.00	-	
2 EE Family Total	7,218,913	1,259,626	3.00	2,369.37 8,478,539	157.00 1,435,812	6.6% 20.0%		2,212.37 7,042,727	617	157.00	-	
	7,210,515	1,233,020		0,470,333	1,455,612	2010/0		7,042,727	017			
Plan 2												
HDHP Plan Actives	- with OOP Change to 20	022 MAX and Rate Ch	nange									
	Claim Cost < Pool	Total Fixed		Rates (expenses		EE Contrib % of	Savings Acct		Predicted			
Tier Rates	Point	Expenses	Tier Ratios	spread)	EE Contribs	Rates	Contribs	Net Plan Cost	Enrollments	Current EE Rate	Difference	% Change
EE	678.29	117.34	1.00	795.62	112.56	14.1%	40.00	723.06	292	107.00	5.56	5
EE+Sp	1,492.23	258.14	2.20	1,750.37	589.12	33.7%	85.00	1,246.25	45	560.00	29.12	5
EE+CH(s)	1,220.92	211.20	1.80	1,432.12	456.57	31.9%	85.00	1,060.55	62	434.00	22.57	5
EE+Fam 2 EE Family	2,034.86	352.01	3.00 3.00	2,386.87 2,386.87	773.22 441.00	32.4% 18.5%	85.00	1,698.65 1,945.87	107	735.00 420.00	38.22 21.00	5
2 EE Family Total	6.703.646	1.159.656	3.00	2,386.87 7.863.302	2.045.050	18.5% 26.1%	358.440	1,945.87 6,176,692	506	420.00	21.00	5
Total	0,703,040	1,135,030		7,803,302	2,043,030	20.1%	338,440	0,170,032	300			
Plan 3												
	tives - with OOP Change	and Rate Change										
	Claim Cost < Pool	Total Fixed		Rates (expenses		EE Contrib % of	Savings Acct		Predicted			
Tier Rates	Point	Expenses	Tier Ratios	spread)	EE Contribs	Rates	Contribs	Net Plan Cost	Enrollments	Current EE Rate	Difference	% Change
EE	710.17	117.34	1.00	827.51	170.40	19.7%	-	657.11	417	142.00	28.40	20
EE+Sp	1,562.38	258.14	2.20	1,820.52	691.20	36.4%	-	1,129.32	87	576.00	115.20	20
EE+CH(s)	1,278.31	211.20	1.80	1,489.52	535.20	34.4%	-	954.32	100	446.00	89.20	20
EE+Fam	2,130.52	352.01	3.00	2,482.53	907.20	35.0%	-	1,575.33	146	756.00	151.20	20
2 EE Family Total	10,451,472	1,726,812		2,482.53 12,178,284	660.00 3,805,949	26.6% 30.4%	-	1,822.53 8,372,335	750	550.00	110.00	20
Total	10,451,472	1,720,812		12,176,264	3,805,949	30.4%	•	8,372,335	750			20
Plan 4												
	rees - with Rate Change											
otaliaara riair netii	Claim Cost < Pool	Total Fixed		Rates (expenses		EE Contrib % of	Savings Acct		Predicted			
Tier Rates	Point	Expenses	Tier Ratios	spread)	EE Contribs	Rates	Contribs	Net Plan Cost	Enrollments	Current EE Rate	Difference	% Change
EE	672.45	117.34	1.00	789.79	789.79	100.0%	-	-	26	724.00	65.79	9
EE+Sp	1,479.40	258.14	2.20	1,737.54	1,737.54	100.0%	-	-	2	1,504.00	233.54	16
EE+CH(s)	1,210.41	211.20	1.80	1,421.62	1,421.62	100.0%	-	-	1	1,159.00	262.62	23
Family	2,017.36	352.01	3.00	2,369.37	2,369.37	100.0%				1,968.00	401.37	20
Total	259,836	45,339		305,174	305,174	100.0%	-	-	29			17
No. 5												
Plan 5		2022 HDHC ****	Data Inarcas									
HUHP Plan Retirees	s - with OOP Change to Claim Cost < Pool	2022 HDHP MAX and Total Fixed	Rate Increase	Rates (expenses		EE Contrib % of	Savings Acct		Predicted			
Tier Rates	Point	Expenses	Tier Ratios	spread)	EE Contribs	Rates	Contribs	Net Plan Cost	Enrollments	Current EE Rate	Difference	% Change
EE	678.29	117.34	1.00	795.62	795.62	100%	-	-	19	767.00	28.62	70 Change
	1,492.23	258.14	2.20	1,750.37	1,750.37	100%	_	_	-	1,600.00	150.37	9
EE+SP		211.20	1.80	1,432.12	1,432.12	100%	-	-	1	1,239.00	193.12	16
	1,220.92				2,386.87	100%				2,099.00	287.87	14
EE+CH(s) EE+Fam	2,034.86	352.01	3.00	2,386.87					20			11
EE+CH(s) EE+Fam		352.01 29,287	3.00	2,386.87 198,588	198,588	100%			20			
EE+CH(s) EE+Fam	2,034.86		3.00			100%	-	•	20			-
EE+CH(s) EE+Fam Fotal	2,034.86 169,300	29,287				100%	•	•	20			
EE+CH(s) EE+Fam Fotal Plan 6	2,034.86 169,300 e65 Retirees - with OOP	29,287 Change and Rate Cha		198,588				•				
EE+CH(s) EE+Fam Total Plan 6 23 Premier Plan pro	2,034.86 169,300 e65 Retirees - with OOP Claim Cost < Pool	29,287 Change and Rate Cha Total Fixed	ange	198,588 Rates (expenses	198,588	EE Contrib % of	Savings Acct		Predicted		P.W.	
EE+CH(s) EE+Fam Total Plan 6 23 Premier Plan pro	2,034.86 169,300 e65 Retirees - with OOP Claim Cost < Pool Point	29,287 Change and Rate Cha Total Fixed Expenses	ange Tier Ratios	198,588 Rates (expenses spread)	198,588 EE Contribs	EE Contrib % of Rates		Net Plan Cost	Predicted Enrollments	Current EE Rate	Difference	% Change
EE+CH(s) EE+Fam Total Plan 6 23 Premier Plan pre Tier Rates EE	2,034.86 169,300 e65 Retirees - with OOP Claim Cost < Pool Point 710.17	29,287 Change and Rate Cha Total Fixed Expenses 117.34	Tier Ratios	Rates (expenses spread) 827.51	198,588 EE Contribs 827.51	EE Contrib % of Rates	Savings Acct		Predicted Enrollments	788.00	39.51	% Change
EE+CH(s) EE+Fam Total Plan 6 23 Premier Plan pre Tier Rates EE EE+Sp	2,034.86 169,300 e65 Retirees - with OOP Claim Cost < Pool Point 710.17 1,562.38	29,287 Change and Rate Cha Total Fixed Expenses 117.34 258.14	Tier Ratios 1.00 2.20	198,588 Rates (expenses spread) 827.51 1,820.52	198,588 EE Contribs 827.51 1,820.52	EE Contrib % of Rates 100% 100%	Savings Acct		Predicted Enrollments 42 5	788.00 1,645.00	39.51 175.52	% Change
Tier Rates EE EE+Sp EE+CH(s)	2,034.86 169,300 e65 Retirees - with OOP Claim Cost < Pool Point 710.17 1,562.38 1,278.31	29,287 Change and Rate Cha Total Fixed Expenses 117.34 258.14 211.20	Tier Ratios 1.00 2.20 1.80	198,588 Rates (expenses spread) 827.51 1,820.52 1,489.52	198,588 EE Contribs 827.51 1,820.52 1,489.52	EE Contrib % of Rates 100% 100% 100%	Savings Acct		Predicted Enrollments	788.00 1,645.00 1,275.00	39.51 175.52 214.52	% Change 5 11 17
EE+CH(s) EE+Fam Total Plan 6 23 Premier Plan pre Tier Rates EE EE+Sp	2,034.86 169,300 e65 Retirees - with OOP Claim Cost < Pool Point 710.17 1,562.38	29,287 Change and Rate Cha Total Fixed Expenses 117.34 258.14	Tier Ratios 1.00 2.20	198,588 Rates (expenses spread) 827.51 1,820.52	198,588 EE Contribs 827.51 1,820.52	EE Contrib % of Rates 100% 100%	Savings Acct		Predicted Enrollments 42 5	788.00 1,645.00	39.51 175.52	% Change 5

Total 25,270,177 4,297,880
Claims number includes margin for Max Claims at 96%

	Comp	oany Name: S	Santa Rosa Coul	nty Schools	
Plan Comparison					
	Base Case		Scenario		
Session	22 SR Standard Plan		23 SR Standard I		
Scenario	No Changes		NO Plan Change	S	
Plan Effective Date	1/1/2022		1/1/2023		
	Current Plan	Design	Proposed F	Plan Design	Current vs. Proposed
	In Network Out	of Network	In Network	Out of Network	In Network Out of Network
Deductibles					
Individual	2,000	6,000	2,000	6,000	0 0
Family	6,000	18,000	6,000	18,000	0 0
Coinsurance	70%	50%	70%	50%	0% 0%
Max. Out of Pocket					
Individual	8,700	0	8,700	0	0 0
Family	17,400	0	17,400	0	0 0
Copays					
Emergency Room	400	400	400	400	0 0
Urgent Care	80 De	ed. + Coinsurance	80	Ded. + Coinsurance	0 0
Physician - Primary Care	40 De	ed. + Coinsurance	40	Ded. + Coinsurance	0 0
Physician - Specialist	80 De	ed. + Coinsurance	80	Ded. + Coinsurance	0 0
Rx	Retail N	/lail Order	Retail	Mail Order	Retail Mail Order
Generic	15	37.5	15	37.5	0 0
Brand - Formulary	60	150	60	150	0 0
Brand - Non-Formulary	100	250	100	250	0 0
Specialty	500	500	500	500	0 0

* Deductible + Coinsurance + Copays; does not include employee contributions

	Co	mpany Name: S	Santa Rosa Coun	ty Schools	
Plan Comparison					
	Base Case		Scenario		
Session	22 SR HDHP		23 SR HDHP		
Scenario	CURRENT DESIGN		2022 HDHP MAX		
Plan Effective Date	1/1/2022		1/1/2023		
	Current Pla	an Design	Proposed F	Plan Design	Current vs. Proposed
	In Network	Out of Network	In Network	Out of Network	In Network Out of Network
Deductibles					
Individual	2,500	10,000	2,500	10,000	0 0
Family	5,000	10,000	5,000	10,000	0 0
Coinsurance	80%	60%	80%	60%	0%
Max. Out of Pocket					
Individual	5,000	0	7,050	0	2,050 0
Family	10,000	0	14,100	0	4,100 0
Copays					
Emergency Room	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	0 0
Urgent Care	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	0 0
Physician - Primary Care	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	0 0
Physician - Specialist	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	0 0
	•				
Rx	Retail	Mail Order	Retail	Mail Order	Retail Mail Order
Generic	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	0 0
Brand - Formulary	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	0 0
Brand - Non-Formulary	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	0 0
Specialty	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	Ded. + Coinsurance	0 0
			•		

* Deductible + Coinsurance + Copays; does not include employee contributions

	Co	ompany Name:	Santa Rosa Coun	ity Schools		
Plan Comparison						
	Base Case		Scenario			
Session	22 SR Premier Plan		23 SR Premier Plan	n		
Scenario	Actives		Moderate OOP Inc	crease		
Plan Effective Date	1/1/2022		1/1/2023			
	Current Pla	n Design	Proposed P	lan Design	Current vs. I	Proposed
	In Network	Out of Network	In Network	Out of Network	In Network (Out of Network
Deductibles		<u> </u>				
Individual	1,000	2,000	1,000	2,000	0	C
Family	3,000	6,000	3,000	6,000	0	C
Coinsurance	90%	60%	90%	60%	0%	0%
Max. Out of Pocket						
Individual	3,000	0	6,000	0	3,000	(
Family	6,000	0	12,000	0	6,000	(
Copays						
Emergency Room	250	Ded. + Coinsurance	250	Ded. + Coinsurance	0	(
Urgent Care	75	Ded. + Coinsurance	75	Ded. + Coinsurance	0	(
Physician - Primary Care	35	Ded. + Coinsurance	35	Ded. + Coinsurance	0	(
Physician - Specialist	65	Ded. + Coinsurance	65	Ded. + Coinsurance	0	(
Rx	Retail	Mail Order	Retail	Mail Order	Retail	Mail Order
Generic	5	12.5	5	12.5	0	C
Brand - Formulary	55	137.5	55	137.5	0	(
Brand - Non-Formulary	75	187.5	75	187.5	0	C
Specialty	15% coinsurance up to a max. of \$500 per prescription	Coinsurance	15% coinsurance up to a max. of \$500 per prescription	Coinsurance	0	