

Medical Insurance Program and Cost Comparisons 2013 and 2014

Plan Year	Program Specifications	Total Cost	Employee Cost	School Board Costs	\$\$ Change Employees	% Change Employees	\$\$ Change Board	% Change Board
2013	Premiums - 4 Plans PPO - High Option & Low Option HSA – High Option & Low Option	\$14,248,526.16	\$3,596,629.08	\$10,651,897.08				
	HSA Contribution \$750 and \$1,500	\$1,011,750.00		\$1,011,750.00				
	\$20.00 Wellness Premium Credit	\$140,000.00		\$140,000.00				
	Total	\$15,400,276.16	\$3,596,629.08	\$11,803,647.08				
2014	Premiums - 2 Plans PPO – High Option HSA – Low Option	\$14,273,113.80	\$3,587,499.36	\$10,685,614.44	(\$9,129.72)	(.25%)	\$33,717.36	.32%
	HSA Contribution \$1,000 and \$2,000	\$1,879,001.88	NA	\$1,879,001.88	NA	NA	\$867,251.88	85.72%
	\$20.00 Wellness Premium Credit	\$150,000.00	NA	\$150,000.00	NA	NA	\$10,000.00	7.14%
	Total	\$16,302,115.68	\$3,587,499.36	\$12,714,616.32	(\$9,129.72)	(.25%)	\$910,969.24	7.7%

There is no School Board premium or HSA contribution for retirees so the cost information above does not include them. Retirees do receive a Health Insurance Subsidy (HIS) from FRS that helps pay a portion of the premium.